

Proposed NU Business Name: M/S MOSTOFA MONOHARI STORE



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Donbari tangail

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MOSTOFA
Age	:	20-08-1982 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	02 Boy
No. of siblings:	:	02 Brothers
Address	:	Vill: Hatbari P.O:Chaparkona P.S: Sorishabari Dist: Jamalpur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most: MORIOM BEGUM
(iii) Father's name	:	MD: JALAL UDDIN
(iv) GB member's info	:	Branch: Dowail , Centre # 20 (Female), Member ID: 2385, Group No: 04 Member since: 2000 raning(17Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: 12,960
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	019
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: MORIOM BEGUM Joined Grameen Bank Since 17 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

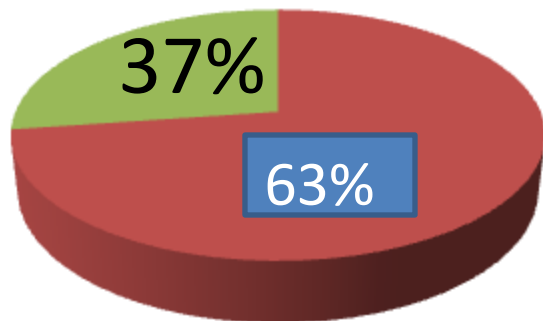
Business Name	:	M/S MOSTOFA MONOHARI STORE
Location	:	Chaparkona bazar,sorisabari ,jamalpur
Total Investment in BDT	:	BDT 162,500
Financing	:	Self BDT 102,500(from existing business) 63% Required Investment BDT 60,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 20 ft= 400 Square ft
Security of the shop	:	25,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likechal,ata,oil etc.▪Average 5% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Donbari.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
monohari ponno	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense			
monohari ponno	2,550	76,500	918000
	0	0	0
	0	0	0
Total variable Expense (B)	2,550	76,500	918000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162000
Less. Fixed Expense			
Rent		500	6,000
Electricity bill		200	2,400
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		500	6,000
Guard		120	1,440
Genaretor		150	1,800
Mobile bill		300	3,600
Total fixed Cost (D)		7,270	87,240
Net Profit (E) [C-D]		6,230	74,760

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
chal	13beg	2,500	32,500			60,000	93,500
ata	2beg	1,000	2,000				2,000
moida	3beg	1,000	3,000				3,000
oil			5,000				5,000
ditergent			10,000				10,000
others			25,000				25,000
Security			25,000				25,000
Total			102,500			60,000	162,500

Source of Finance



Entrepreneur
Investment:102,500
Investor Investment:60,000
Total Investment:162,500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
monohari ponno	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
monohari ponno	2,975	89,250	1,071,000	1,124,550	1,180,778
Total variable Expense(B)	2,975	89,250	1,071,000	1,124,550	1,180,778
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450	208,373
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity bill		200	2,400	2,500	2,800
Transportation		500	6,000	6,000	6,000
Salary (self)		5000	60,000	60,500	61,100
Salari (staff)		0	0	0	0
Entertainment		500	6,000	6,300	6,500
Guard		120	1440	1440	1440
Generator		150	1,800	1,800	2,400
Mobile bill		300	3,600	3,800	4,100
Total fixed Cost (D)		7,270	87,240	88,340	90,340
Net Profit (E) [C-D]		8,480	101,760	110,110	118,033
Investment Payback			24,000	24,000	24,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	101,760	110,110	118,033
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		77,760	163,870
	Total Cash Inflow	161,760	187,870	281,903
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	77,760	163,870	257,903

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

