

Proposed NU Business Name: **MAMENA STORE**



Project identification and prepared by: Zahidul Kamal,  
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Project verified by: Abadot Hossain



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MOHAMMAD MUSA</b>
Age	:	07-01-1984 ( 34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	04 Brothers 03 Sister
Address	:	Vill: Weast Ukil Para; P.O: Feni Sadar ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MAMENA KHATUN</b>
(iii) Father's name	:	<b>BOJOLER RAHMAN</b>
(iv) GB member's info	:	Branch: Rampur. Centre # 22 (Female), Member ID: 2079, Group No: 03 Member since: 1999 to 2010 ( 09 Years) First loan: BDT 5,000/- Existing loan: BDT 40,000 Outstanding loan: Nill
Further Information:		
(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	:	10 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01749-793886
Family's Contact No.	:	01943-689592
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAMENA KHATUN** joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAMENA STORE</b>
Location	:	West Ukilpara, Feni
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT: 70,000/- (from existing business) 42% Required Investment BDT 50,000/- (as equity) 58%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security	:	None
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Items etc</li><li>▪Average 15% gain on sales.</li><li>▪The shop is Own.</li><li>▪The business is operating by entrepreneur. Existing No employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

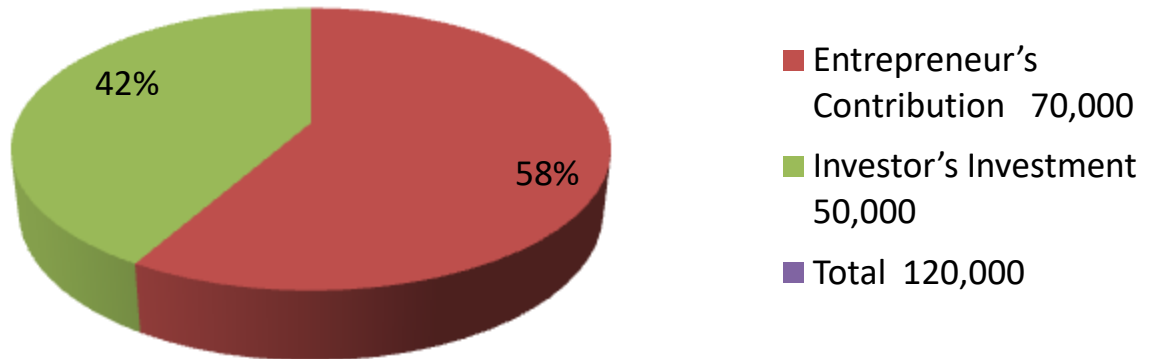
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Grocery, Stationary, Cosmetics etc	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	4,000	120,000	1,440,000
<b>Less Variable Expense</b>			
Grocery, Stationary, Cosmetics etc	3,400	102,000	1,224,000
<b>Total variable Expense (B)</b>	3,400	102,000	1,224,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less Variable Expense</b>			
Electricity bill		500	6,000
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		300	3,600
Generator		150	1,800
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>8,250</b>	<b>99,000</b>
<b>Net Profit (E)= [C-D]</b>		<b>9,750</b>	<b>117,000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	3	2300	6,900	5	2300	11500	18,400
Dal	1	3200	3,200	2	3200	6,400	9,600
Oil	120	100	12,000	120	100	12,000	24,000
Biscuits	20	350	7,000	0	0	0	7,000
Cold Drinks	15	500	7,500	0	0	0	7,500
Stationary	1	10000	10,000	0	0	0	10,000
Cosmetics	1	15000	15,000	0	0	0	15,000
Others	1	10400	10,400	1	20100	20,100	30,500
<b>Total</b>	<b>162</b>	<b>41850</b>	<b>70,000</b>	<b>128</b>	<b>25700</b>	<b>50,000</b>	<b>120,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2
<b>Revenue(Sales)</b>				
Grocery, Stationary, Cosmetics etc	5,000	150,000	1800000	1890000
<b>Total Sales (A)</b>	5,000	150,000	1800000	1890000
<b>Less Variable Expense</b>				
Grocery, Stationary, Cosmetics etc	4,250	127,500	1530000	1606500
<b>Total variable Expense (B)</b>	4,250	127,500	1530000	1606500
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>750</b>	<b>22,500</b>	<b>270000</b>	<b>283500</b>
<b>Less Variable Expense</b>				
Electricity bill		800	9,600	10,000
Transportation		1,800	21,600	22,000
Salary (self)		5,000	60,000	60,000
Entertainment		500	6,000	6,000
Guard		300	3,600	3,600
Generator		150	1,800	1,800
Mobile bill		400	4,800	5,000
<b>Total fixed cost (D)</b>		<b>8,950</b>	<b>105,600</b>	<b>108,400</b>
<b>Net Profit (E)= [C-D]</b>		<b>13,550</b>	<b>164,400</b>	<b>175,100</b>
Investment Payback			30,000	30,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	<b>164,400</b>	<b>175,100</b>
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		134,400
	<b>Total Cash Inflow</b>	214,400	309,500
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	80,000	30,000
3	<b>Net Cash Surplus</b>	134,400	279,500

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





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সুপার



ডিসকাউন্ট

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# FAMILY PICTURE

