

Proposed NU Business Name: **MAFIZUL STORE**



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Project verified by: MD. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAFIZUL ISLAM
Age	:	11-02-1981 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 daughter, 1 Son
No. of siblings:	:	2 Brother, 2 Sister
Address	:	Vill: Chamur Khan P.O: kaskura, P.S: Uttarkhan, Dist: Dhaka
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. HASNARA BEGUM
(iii) Father's name	:	MD. IMAN UDDIN
(iv) GB member's info	:	Branch: Dakkinkhan, Centre # 15 (Female), Member ID:1592 , Group No: 03 Member since: 23/11/1987 (18Years) First loan: 5, 000 taka.
Further Information:		Existing Loan: BDT Nill, Outstanding loan: BDT Nill
(v) Who pays GB loan installment	:	Mother
(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	:	12 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-720829
Mother's Contact No.	:	01983-344308
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HASNARA BEGUM joined Grameen Bank since **18 years** ago. At first she took **5,000** taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House development.

Proposed Nobin Udyokta Business Info

Business Name	:	MAFIZUL STORE
Location	:	KASKURA B AZER, DAKKINKHAN, DHAKA.
Total Investment in BDT	:	BDT 1,80,000
Financing	:	Self BDT 80,000 (from existing business) 44% Required Investment BDT 1,00,000 (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 14 ft= 196 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Soap, brush, coconut oil, Powder, Sugar, spicy, mahadi, tissue, nodules, shampoo, chanature, garlic, onion, Bulb, soft drinks, coil, Biscuit, Cosmetics, etc. ▪Average 10% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is Owned. ▪Collects goods from Tongi bazer. ▪Agreed grace period is 4 months.

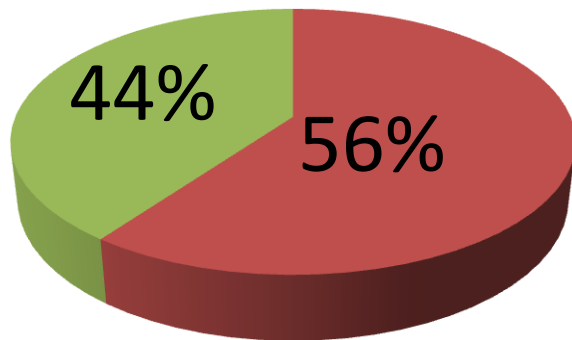
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soap, brush, coconut oil, Powder, Sugar, spicy, mahadi, tissue, nodules, shampoo, chanature, garlic, onion, Bulb, soft drinks, coil, Biscuit, Cosmetics, etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Soap, brush, coconut oil, Powder, Sugar, spicy, mahadi, tissue, nodules, shampoo, chanature, garlic, onion, Bulb, soft drinks, coil, Biscuit, Cosmetics, etc.	2,700	81,000	972,000
Total variable Expense (B)	2,700	81,000	972,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Electricity bill		300	3,600
Transportation		500	6,000
Mobile Bill		300	3,600
Salary (self)		4,000	48,000
Entertainment		200	2,400
Total fixed Cost (D)		5,300	63,600
Net Profit (E) [C-D]		3700	44,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drinks (525*6)	10000	20000	30,000
Soyabin Oil (48l*105)	5040	10000	15,040
Cosmetic	5000	10000	15,000
bulb (45*25)	875	-	875
Soap (36p*20)	720	5000	5720
Mastered oil (24p*35)	840	-	840
Sugar(20kg*46)	920	5000	5920
brush, coconut oil, Powder,, spicy, mahadi, tissue, nodules, shampoo, chanature, garlic, onion, vimber, parched rice , Cosmetics, etc	29605	50000	79605
Fridge	25000	-	25000
Rack	2000	-	2000
Total	80,000	100,000	1,80,000

Source of Finance



- Entrepreneur contribution : 80,000
- Investor Investment: 100,000
- Total Investment : 1,80,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Soap, brush, coconut oil, Powder, Sugar, spicy, mahadi, tissue, nodules, shampoo, chanature, garlic, onion, Bulb, soft drinks, coil, Biscuit, Cosmetics, etc.	5,000	150,000	1,800,000	1,890,000
Total Sales (A)	5,000	150,000	1,800,000	1,890,000
Less. Variable Expense				
Soap, brush, coconut oil, Powder, Sugar, spicy, mahadi, tissue, nodules, shampoo, chanature, garlic, onion, Bulb, soft drinks, coil, Biscuit, Cosmetics, etc..	4,500	135,000	1,620,000	1,701,000
Total variable Expense (B)	4,500	135,000	1,620,000	1,701,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000
Less. Fixed Expense				
Electricity bill		500	6,000	6,500
Transportation		1,000	12,000	12,500
Mobile Bill		550	6,600	6,600
Salary (self)		5,000	60,000	60,000
Entertainment		500	6,000	6,000
Non Cash Item:				
Fridge		416	5,000	5,000
Rack		16	200	200
Total Fixed Cost		7,982	95,800	96,800
Net Profit (E) [C-D]		7,018	84,200	92,200
Investment Payback			60,000	60,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	84,200	92200
1.3	Depreciation (Non cash item)	-	-
1.4	Opening Balance of Cash Surplus		24200
	Total Cash Inflow	184,200	116400
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	24200	56,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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









