

Proposed NU Business Name: **M/S KHALID MUDI STORE**



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Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. BIJLI BEGUM
Age	:	03-05-1984 (32 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	1 Brother & 3 sisters
Address	:	Vill: Nawdapara, P.O: Chowmohoni, P.S: Charghat Dist: Rajshahi
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. NURJAHAN BEGUM
(iii) Husband's name	:	ABDUL KARIM
(iv) GB member's info	:	Branch: Yousufpur Charghat Centre # 63(Female), Member ID: 3169, Group No: 01 Member since: 12-01-2000 (16Years) First loan: BDT 2,500/-
Further Information:		Existing Loan: BDT 1,20,000/-, Outstanding loan: BDT 66,520/-
(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	:	7 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.	:	01723-987301
Mother's Contact No.	:	01516-122036
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. NURJAHAN BEGUM joined Grameen Bank since 16 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S KHALID MUDI STORE
Location	:	Chowmohoni Bazar, Rajshahi
Total Investment in BDT	:	BDT 125,000/-
Financing	:	Self BDT 65,000/-(from existing business) 52% Required Investment BDT 60,000/-(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10ft= 120 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; Confectionery item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

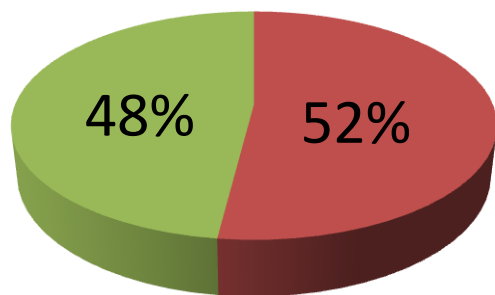
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionery Item	2,200	66,000	792,000
Total Sales (A)	2,200	66,000	792,000
Less. Variable Expense			
Confectionery Item	1,870	56,100	673,200
Total variable Expense (B)	1,870	56,100	673,200
Contribution Margin (CM) [C=(A-B)]	330	9,900	118,800
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Transportation		500	6,000
Total fixed Cost (D)		6,400	76,800
Net Profit (E) [C-D]		3,500	42,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (15 x 1150)	17,250	20,000	37,250
Pulse (10 x 110)	1,100	10,000	11,100
Oil (3 x 2600)	7,800	10,000	17,800
Soap (100 x 25)	2,500	10,000	12,500
Sugar (3 x 2500)	7,500	0	7,500
Biscuit	2,000	0	2,000
Salt	2,500	0	2,500
Soft Drinks	10,000	0	10,000
Cow Feed	10,000	10,000	20,000
Ice-cream, Stationery etc	4,350	0	4,350
Total	65,000	60,000	125,000

Source of Finance



- Entrepreneur's Contribution 65,000
- Investor's Investment 60,000
- Total 125,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Confectionery Item	3,200	96,000	1,152,000	1,209,600
Total Sales (A)	3,200	96,000	1,152,000	1,209,600
Less. Variable Expense				
Confectionery Item	2,720	81,600	979,200	1,028,160
Total variable Expense (B)	2,720	81,600	979,200	1,028,160
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800	181,440
Less. Fixed Expense				
Electricity Bill		500	6,000	6,000
Mobile Bill		500	6,000	7,000
Salary (self)		5,000	60,000	60,000
Transportation		800	9,600	11,500
Total Fixed Cost		6,800	81,600	84,500
Net Profit (E) [C-D]		7,600	91,200	96,940
Investment Payback			36,000	36,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	91,200	96,940
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		55,200
	Total Cash Inflow	151,200	152,140
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)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	55,200	116,140

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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

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তারিখ ০৯

কোম্পানী ওয়ার্কস প্রাইভেট লিমিটেড

প্লেস: কোচা: শ্রীহরণী বেসাম

কো: ও: কলিকতা,

নগরদাপাড়া, ডাকঘর চৌমুহ

ইউনিয়ন কুমিল্লা উপজেলা চন্দ্র

০১ জুলাই / ২০১৫









FAMILY PICTURE

