

Proposed NU Business Name: **ASARUL MUDI STORE**



Project identification and prepared by: MD. Abdul Mannan
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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ASARUL HOQ
Age	:	12-08-1983 (33 Years)
Education, till to date	:	Class Five
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brother & 2 Sisters
Address	:	Vill: Guavashina, P.O: Choumohoni, 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	:	ANOWARA BEGUM
(iii) Father's name	:	LATE. DALILUR
(iv) GB member's info	:	Branch: Yusufpur Charghat; Centre # 17 (Female), Member ID: 1533/4, Group No: 02 Member since: 09-08-2011 (05 Years) First loan: BDT 20,000/-
Further Information:		Existing Loan: BDT 130,000, Outstanding loan: BDT 86,000/-
(v) Who pays GB loan installment	:	Brother
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01832-322410
Mother's Contact No.	:	01736-237112
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 05 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ASARUL MUDI STORE
Location	:	Kakon Hat, Rajshahi
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/-(from existing business) 37% Required Investment BDT 50,000/-(as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11 ft x 11 ft= 121 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; Aluminum etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is owned.▪Collects goods from Baneshwor Katakhal.▪Agreed grace period is 3 months.

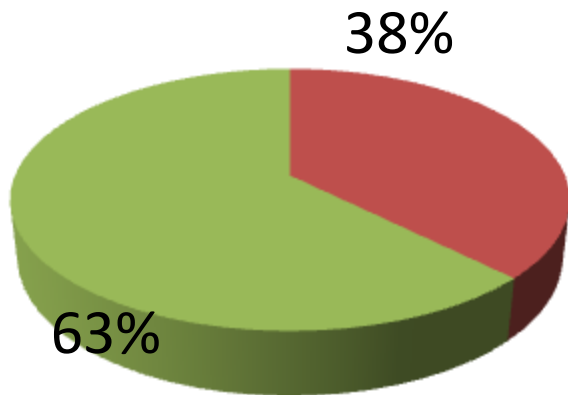
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Grocery item	1,700	51,000	612,000
Total variable Expense (B)	1,700	51,000	612,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Mobile Bill		450	5,400
Salary (self)		5,000	60,000
Transportation		300	3,600
Total fixed Cost (D)		5,750	69,000
Net Profit (E) [C-D]		3,250	39,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	3	1500	4,500	16	1500	24,000	28,500
Sugar	1	3500	3,500	1	3500	3,500	7,000
Atta	1	1000	1,000	1	1000	1,000	2,000
Biscuit	1	5000	5,000	1	5000	5,000	10,000
Soft Drinks	10	1200	12,000	13	1200	15,600	27,600
Others	1	4000	4,000	1	900	900	4,900
Total	17		30,000	33		50,000	80,000

Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 50,000
- Total 80,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery item	2,800	84,000	1,008,000	1,058,400
Total Sales (A)	2,800	84,000	1,008,000	1,058,400
Less. Variable Expense				
Grocery item	2,380	71,400	856,800	899,640
Total variable Expense (B)	2,380	71,400	856,800	899,640
Contribution Margin (CM) [C=(A-B)]	420	12,600	151,200	158,760
Less. Fixed Expense				
Mobile Bill		550	6,600	7,000
Salary (self)		5,000	60,000	60,000
Transportation		500	6,000	8,000
Total Fixed Cost		6,050	72,600	75,000
Net Profit (E) [C-D]		6,550	78,600	83,760
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	78,600	83,760
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		48,600
	Total Cash Inflow	128,600	132,360
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
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	48,600	102,360

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