### **Proposed NU Business Name: TWO BROTHERS & VARIETIES STORE**



Project identification and prepared by: Md Sirajul Islam, Keraniganj Unit, Dhaka

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD IQBAL MOLLA		
Age	:	21-008-1983 (21 Years)		
Education, till to date	:	Class Nine		
Marital status	:	Married		
Children	:	Nil		
No. of siblings:	:	2 Brothers 4 Sisters		
Address	:	Vill: Rajabari P.O: Rajbari,P.S: Keraniganj Dist: Dhaka		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father  MST MASUDA BEGUM  LATE MD MOLLA  Branch: Basta, Centre # 01(Female),  Member ID: 1023/1, Group No: 01  Member since: 05-10-2002 (07 Years)  First loan: BDT 5000		
Further Information:		Existing Loan: Nil , Outstanding loan: Nil Father		
(v) Who pays GB loan installment (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	:	07 years experience in running business. Own business 07 Years
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01857-936663
Mother's Contact No.	:	01838-406044
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd Keraniganj Unit, Keraniganj

### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST MASUDA BEGUM** joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

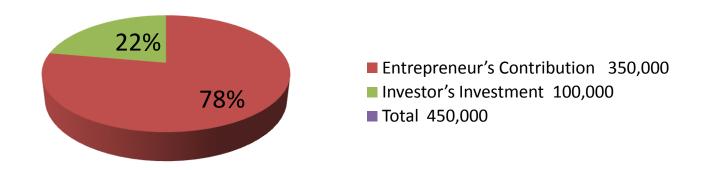
Proposed Nobin Udyokta Business Info				
Business Name	:	TWO BROTHERS & VARIETIES STORE		
Location	:	Razabari baazar, South Keraniganj		
Total Investment in BDT	:	BDT 450,000/-		
Financing	:	Self BDT 350,000/-(from existing business) 78% Required Investment BDT 100,000/-(as equity) 22%		
Present salary/drawings from business (estimates)	:	BDT 5,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	22 ft x 10 ft= 220 square ft		
Security of the shop	:	BDT 200000		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Cosmetics, Cloth, Bikash, others.</li> <li>Average 15% gain on sale.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>The shop is rented.</li> <li>Collects goods from Moulovibajar</li> <li>Agreed grace period is 3 months.</li> </ul>		

# **Existing Business (BDT)**

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics, Cloths, Others	4200	126000	1512000
Bikash	40	1200	14400
Total Sales (A)	4240	127200	1526400
Less Variable Expense			
Cosmetics, Cloths, Others	3570	107100	1285200
Total variable Expense (B)	3,570	107100	1285200
Contribution Margin (CM) [C=(A-B)	670	20100	241200
Less Variable Expense			
Rent		3,600	43200
Electricity bill		500	6000
Transportation		700	8400
Salary (self)		6000	72000
Entertainment		100	1200
Mobile bill		300	3600
Total fixed cost (D)		11,200	134400
Net Profit (E)= [C-D]		8,900	106800

Investment Breakdown								
Existing					Proposed			
Particulars	Qty	Unit Price	Amount	Qty Unit Price Amount Propo			Proposed	
			(BDT)			(BDT)	Total	
Cosmetics	500	200	100,000	200	200	40,000	140,000	
Cloths	200	500	100,000	80	500	40,000	140,000	
Bikash, Dutch bangla	0	0	100,000	0	0	20,000	20,000	
Others	0	0	50,000	0	0	0		
Total		700	350,000	280	0	100,000	450,000	

### **Source of Finance**



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	
Revenue(Sales)					
Cosmetics, Cloths, Others	5900	177000	2124000	2230200	
Bikash	60	1800	21600	22680	
Total Sales (A)	5960	178800	2145600	2252880	
Less Variable Expense					
Mobile accessories	5015	150450	1805400	1895670	
Total variable Expense (B)	5,015	150450	1805400	1895670	
Contribution Margin (CM) [C=(A-B)	945	28350	340200	357210	
Less Variable Expense					
Rent		3,600	43,200	43,200	
Electricity bill		700	8400	8,600	
Transportation		900	10800	11,000	
Salary (self)		6000	72000	72,000	
Entertainment		100	1200	1,200	
Mobile bill		400	4800	5,000	
Total fixed cost (D)		11,700	140400	141,000	
Net Profit (E)= [C-D]		16650	199800	216,210	
Investment Payback			60,000	60,000	

# 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	100,000	
1.2	Net Profit	199,800	216,210
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		139,800
	Total Cash Inflow	299800	356010
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)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	139,800	296010

## 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

# **O**PPORTUNITIES

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

### THREATS

Theft

Fire

Political unrest

# Pictures





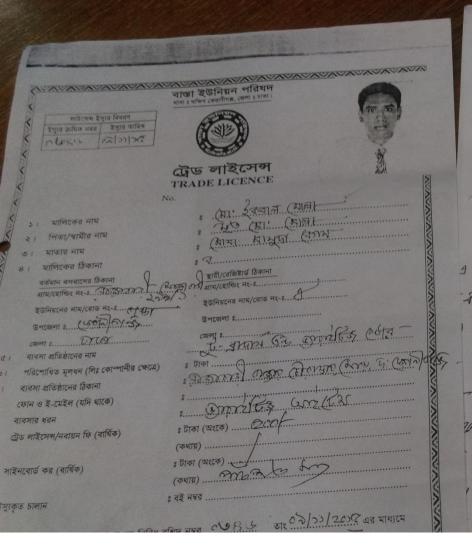














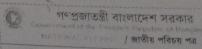
#### দোকান ভাড়া চুক্তিপত্ৰ

মোহ ইকবাল মোল্লা, পিতাঃ- মৃত- মোহাম্মদ মোল্লা, সাং- রাজাবাড়ী, পোঃ রাজাবাড়ী, থানাঃ দক্ষিণ কেরাণীগঞ্জ, জেলাঃ ঢাকা, জাতীয়তাঃ বাংলাদেশী, ধর্মঃ ইসলাম, পেশাঃ ব্যবসা।

\*\*প্রথম পক/ভাড়াটিয়া\*\*

৪- মৃত- সবুজ আলী, সাং- রাজাবাড়ী, পোঃ রাজাবাড়ী, থানাঃ দক্ষিণ কেরানীগভ

- 40) - 212 (AM CA) - 410 ON - 2112 (AM CA) - 2112 (AM CA) - 2112 (AM CA) - 4110 (AM CA) - 4110





নাম: মোঃ ইকবাল মোলা Name: Md. Iqbal Molla

পিতা: মৃত মোঃ মোলা

মাতা: মোসাঃ মাসুদা বেগম Date of Birth: 21 Apr 1983

ID NO: 2613813205991

# **FAMILY PICTURE**

