

## Proposed NU Business Name: **MS SURJO MUDI STORE**



Project identification and prepared by: Md. Sahjamal Sirazi,  
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD MASUD RANA</b>
Age	:	01-01-1989 (27 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Mohonpur , P.O: Dhopapara , P.S: Puthiya 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	:	<b>MST MEHER JAN BIBI</b>
(iii) Father's name	:	<b>MD CHOIMUDDIN PRAMANIK</b>
(iv) GB member's info	:	Branch: Jeupara, Puthiya , Centre # 28 (Female), Member ID: 3241/3, Group No: 05 Member since: 10-02-13 (03 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 15160
(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	:	04 years experience in running business. 03 years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-749044
Sister son's Contact No.	:	01740-857177
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST MEHER JAN BIBI** joined Grameen Bank since 20 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	:	<b>MS SURJO MUDI STORE</b>
Location	:	Mohonpur, Dhopapara, Puthiya, Rajshahi
Total Investment in BDT	:	BDT 85,000/-
Financing	:	Self BDT 35,000/-(from existing business) 41% Required Investment BDT 50,000/-(as equity) 59%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 = 144 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse,Atta,Soft drinks,Cosmetics etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed after receiving equity money.</li><li>▪The shop is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

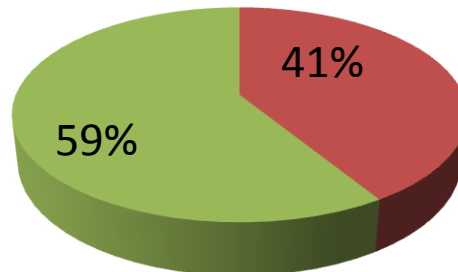
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Rice, Pulse,Atta,Soft drinks,Cosmetics etc.	3000	90000	1080000
<b>Total Sales (A)</b>	3000	90000	1080000
<b>Less Variable Expense</b>			
Rice, Pulse,Atta,Soft drinks,Cosmetics etc.	2550	76500	918000
<b>Total variable Expense (B)</b>	2,550	76500	918000
<b>Contribution Margin (CM) [C=(A-B)</b>	450	13500	162000
<b>Less Variable Expense</b>			
Rent			
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Bank charge		100	1200
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		6,100	73200
<b>Net Profit (E)= [C-D]</b>		7,400	88800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	3	1600	4,800	1	10,000	10,000	14,800
Pulse	1	5000	5,000	1	10000	10,000	15,000
Atta	2	850	1,700	1	10000	10,000	11,700
Soft drinks	10	350	3,500	1	10000	10,000	13,500
Biscuit	5	230	1,150	0	0	0	1,150
Cosmetics	1	8000	8,000	1	10000	10,000	18,000
Others	1	10850	10,850	0	0	0	10,850
<b>Total</b>	<b>23</b>	<b>0</b>	<b>35,000</b>	<b>5</b>	<b>0</b>	<b>50,000</b>	<b>85,000</b>

## Source of Finance



- Entrepreneur's Contribution 35,000
- Investor's Investment 50,000
- Total 85,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Rice, Pulse,Atta,Soft drinks,Cosmetics etc.	4500	135000	1620000	1701000	1786050
<b>Total Sales (A)</b>	4500	135000	1620000	1701000	1786050
<b>Less Variable Expense</b>					
Rice, Pulse,Atta,Soft drinks,Cosmetics etc.	3825	114750	1377000	1445850	1518142.5
<b>Total variable Expense (B)</b>	3,825	114750	1377000	1445850	1518142.5
<b>Contribution Margin (CM) [C=(A-B)</b>	675	20250	243000	255150	267907.5
<b>Less Variable Expense</b>					
Electricity bill		500	6000	6500	7000
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Bank charge		100	1200	1200	1200
Mobile bill		300	3600	3700	3800
<b>Total fixed cost (D)</b>		6,600	14,400	75,400	76400
<b>Net Profit (E)= [C-D]</b>		13650	163800	179,750	191507.5
Investment Payback			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	163,800	179,750	191507.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		143,800	303550
	<b>Total Cash Inflow</b>	213800	323550	495057.5
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)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	143,800	303550	475057.5

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

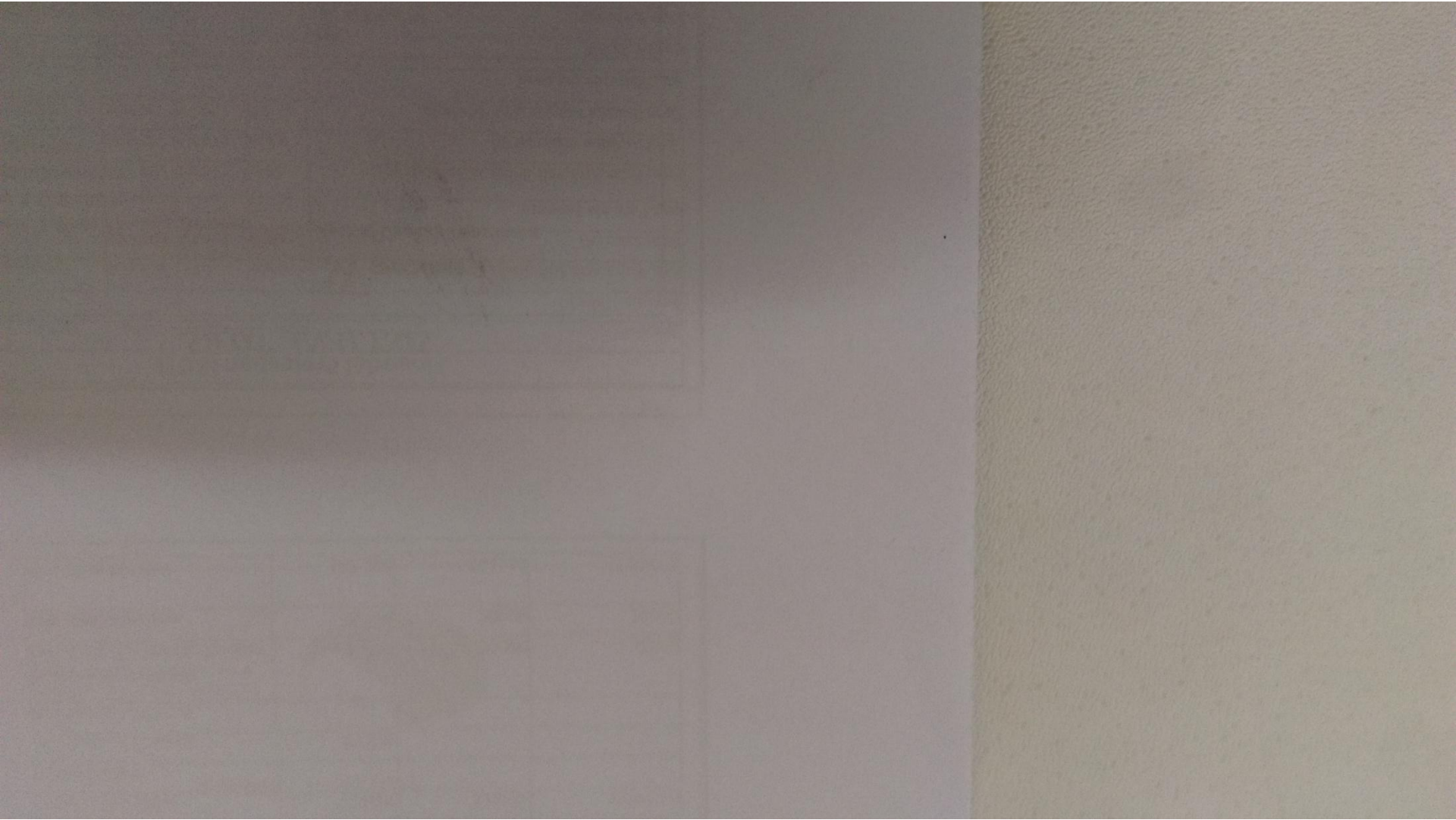
Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

