

Proposed NU Business Name: **M/S MD.MASHUD RANA STORE**



Project identification and prepared by: Md. Sahabuddin
Mohonpur Unit, Rajshahi

Project verified by: Md. Abdul mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MASHUD RANA
Age	:	05-081989 (27 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son and 01 Doughter
No. of siblings:	:	(03)Brother
Address	:	Vill: Gobindopara, P.O:Pashuria, P.S: Bagmara, 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	:	MST.MOSLIMA BIBI
(iii) Father's name	:	MD. MOJIBIR RAHMAN
(iv) GB member's info	:	Branch: Achpara,Bagmara Centre # 37 (Female), Member ID3182/2, Group No: 05 Member since: 2010-2015 (5Years) First loan: BDT 25,000/-
Further Information:		Existing loan: BDT 50,000/= Outstanding loan:BDT Paid
(v) Who pays GB loan installment	:	NO
(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	:	Fifteen years experience in running business.
Other Own/Family Sources of Income	:	Agriculter
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763-185739
Father's Contact No.	:	01818-705449
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Mohonpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.JAEDA BIB I joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MD. MASHUD RANA STORE
Location	:	Gobindopara,Bagmara, Rajshahi.
Total Investment in BDT	:	BDT 86,000/-
Financing	:	Self BDT 36,000(from existing business) 38% Required Investment BDT 50,000(as equity) 62%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	7 ft x 6 ft= 42 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice,Sugeer,Ata,Oill,Biscut,Soft Drinks etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing No employee. ▪He is doing his business in renting place. ▪Collects goods from Gangupara,Keshorhat. ▪Agreed grace period is 3 months.

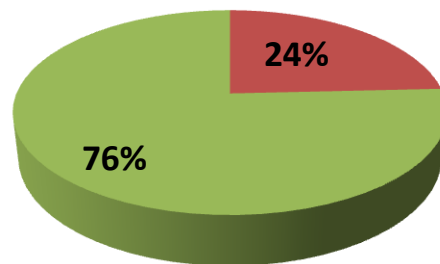
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Modi Item	3,000	90,000	10,80,000
Total sales(A)	3,000	90,000	10,80,000
Less. Variable Expense			
Modi Item	2,550	76,500	9,18,000
Total. Variable Expense	2,550	76,500	9,18,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	1,62,000
Less. Fixed Expense			
Shop Rent		300	3,600
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Transportation		400	4,800
Salary (self)		5,000	60,000
Entertainment		200	2,400
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D]		7,000	84,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ata	25	25	625	2	900	1,800	2,425
Oill	6	80	480	20	80	1,600	2,080
Soft Drinks	5	500	2,500	-	-	-	2,500
Biscit	-	-	7,000	-	-	5,000	12,000
Cosmetics Item			5,000	-	-	25,000	30,000
Rice	-	-	-	2	1500	3,000	3,000
Others Item	-	-	-	-	-	13,600	13,600
	36		16,000	24		50,000	66,000

Source of Finance



- Entrepreneur's Contribution 16,000
- Investor's Investment 50,000
- Total 66,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Modi Item	4,500	1,35,000	16,20,000	17,01,000
Total Sales (A)	4,500	1,35,000	16,20,000	17,01,000
Less. Variable Expense				
Modi Item	3,600	1,08,00	12,96,000	13,60,800
Total variable Expense (B)	3,600	1,08,00	12,96,000	13,60,800
Contribution Margin (CM) [C=(A-B)]	900	27,000	3,24,000	3,40,200
Less. Fixed Expense				
Rent		300	3,600	3,600
Electricity Bill		700	8,400	9,000
Mobile Bill		500	6,000	6,500
Transportation		1,000	12,000	15,000
Salary (self)		5,000	60,000	60,000
Entertainment		500	6,000	6,000
Total Fixed Cost		8,000	96,000	1,00,100
Net Profit (E) [C-D]		19,000	2,28,000	2,40,100
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	2,28,000	2,40,100
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,98,000
	Total Cash Inflow	2,78,000	4,38,100
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	1,98,000	4,08,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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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COST ACCOUNTING

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FAMILY PICTURE

