

Proposed NU Business Name: **MAHIM STORE**



Project identification and prepared by: Md Nurul Islam,
Kaliakoir Unit, Gazipur

Project verified by: MD Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KHALILUR RAHMAN
Age	:	15-10-1985 (31 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother 2 Sister
Address	:	Vill: Kaliadaha, P.O: Boroibari ,P.S: Kaliakoir Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAHERA BEGUM
(iii) Father's name	:	LATE EAQUB ALI
(iv) GB member's info	:	Branch: Boroibari,Kaliakoir, Centre # 39(Female), Member ID: 8239, Group No:10 Member since: 20-01-1988 (28 years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 77000, Outstanding loan: BDT 70000
(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	:	01 years experience in running business. Own business 01 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	017331-50017
Mother's Contact No.	:	01733-150019
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHERA BEGUM joined Grameen Bank since 28 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHIM STORE
Location	:	Kaliadaha, Kalaikoirf, Gazipur
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 12 ft= 216 square ft
Security of the shop	:	BDT Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bran, Oil cake, Poultry feed etc▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after getting equity fund.▪The shop is rented..▪Collects goods from Narayanganj, Cumilla▪Agreed grace period is 3 months.

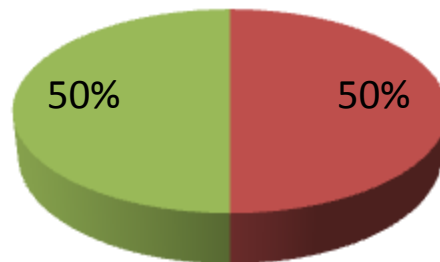
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Bran, Oil cake, Poultry feed etc	4200	126000	1512000
Total Sales (A)	4200	126000	1512000
Less Variable Expense			
Bran, Oil cake, Poultry feed etc	3780	113400	1360800
Total variable Expense (B)	3,780	113400	1360800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Variable Expense			
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		100	1200
Total fixed cost (D)		6,100	73200
Net Profit (E)= [C-D]		6,500	78000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Husk	30	1080	32,400	30	1,080	32,400	64,800
Bran	22	320	7,040	15	1090	16,350	23,390
Rice particle	5	1090	5,450	4	320	1,280	6,730
Feed	5	600	3,000	0	0	0	3,000
Paultry feed	1	2200	2,200			0	2,200
Total		5290	50,000	49	0	50,000	100,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Bran, Oil cake, Poultry feed etc	6300	189000	2268000	2381400
Total Sales (A)	6300	189000	2268000	2381400
Less Variable Expense				
Bran, Oil cake, Poultry feed etc	5670	170100	2041200	2143260
Item				
Total variable Expense (B)	5,670	170100	2041200	2143260
Contribution Margin (CM) [C=(A-B)	630	18900	226800	238140
Less Variable Expense				
Electricity bill		600	7200	7400
Transportation		700	8400	8,600
Salary (self)		5000	60000	60000
Entertainment		100	1200	1200
Mobile bill		200	2400	2600
Total fixed cost (D)		6,600	79200	79,800
Net Profit (E)= [C-D]		12300	147600	158,340
Investment Payback			30,000	30,000

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

SR#	<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	147,600	141,540
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		117,600
	Total Cash Inflow	197600	259140
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	117,600	229140

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 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

