

Proposed NU Business Name: **MS SARKAR STORE**



Project identification and prepared by: Md Shahjamal Sirazi,
Puthiya Unit, Rajshahi

Project verified by: Md Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MAIDUL ISLAM
Age	:	20-11-1981 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	2 Brothers 3 Sisters
Address	:	Vill: Krishnapur, P.O: Puthiya, P.S: Puthiya, Dist: Rajshashi
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 MOMENA BEGUM
(iii) Father's name	:	MD JOYNAL ABEDIN
(iv) GB member's info	:	Branch: Puthiya, Centre # 48 (Female), Member ID: 4630, Group No: 02 Member since: 1998 - 2006 (08 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: Nil
(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	:	20 years experience in running business. Own business 15 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-412734
Mother's Contact No.	:	01774-194974
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Puthiya Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MOMENA BEGUM joined Grameen Bank since 08 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	:	MS SARKAR STORE
Location	:	Dudur Mor, Puthiya, Rajshahi
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 2,00,000/-(from existing business) 67% Required Investment BDT 100,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 30 ft = 450 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil cake, bran, soap etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 01 employee.▪One will be appointed after getting equity money.▪The shop is own.▪Collects goods from Natore & Bogra▪Agreed grace period is 3 months.

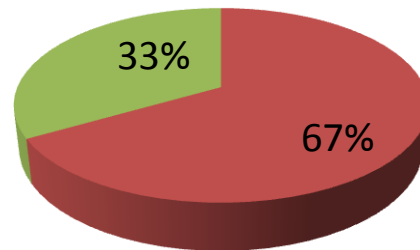
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Pulse, Oil cake, bran, soap etc.	6400	192000	2304000
Total Sales (A)	6400	192000	2304000
Less Variable Expense			
Rice, Pulse, Oil cake, bran, soap etc.	5440	163200	1958400
Total variable Expense (B)	5,440	163200	1958400
Contribution Margin (CM) [C=(A-B)]	960	28800	345600
Less Variable Expense			
Rent		800	9600
Electricity bill		700	8400
Transportation		4,000	48000
Salary (self)		5000	60000
Salary(Staff)		8000	96000
Entertainment		400	4800
Guard		270	3240
Generator		100	1200
Bank charge		100	1200
Mobile bill		400	4800
Total fixed cost (D)		19,670	236040
Net Profit (E)= [C-D]		9,130	109560

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	25	1600	40,000	0	0	0	40,000
Flour	15	800	12,000	0	0	0	12,000
Broken rice, bran	15	1200	18,000	0	0	0	18,000
Oil	8	2000	16,000	125	165	20,625	36,625
Sugar	5	14000	70,000	2	14000	28,000	98,000
Pulse	5	3300	16,500	27	1600	43,200	59,700
Cosmetics	5	4000	20,000	0	0	0	20,000
Others	0	0	7,500	0	0	8,175	15,675
Total		26900	200,000	125	0	100,000	300,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Rice, Pulse, Oil cake, bran, soap etc.	9700	291000	3492000	3666600
Total Sales (A)	9700	291000	3492000	3666600
Less Variable Expense				
Rice, Pulse, Oil cake, bran, soap etc.	8245	247350	2968200	3116610
Total variable Expense (B)	8,245	247350	2968200	3116610
Contribution Margin (CM) [C=(A-B)	1,455	43650	523800	549990
Less Variable Expense				
Rent		800	9,600	9,600
Electricity bill		900	10800	10,800
Transportation		5,000	60000	61,000
Salary (self)		5000	60000	60,000
Salary(Staff)		13000	156000	156,000
Entertainment		400	4800	4,800
Guard		270	3240	3,240
Generator		100	1200	1,200
Bank charge		100	1200	1,200
Mobile bill		500	6000	6,000
Total fixed cost (D)		25,700	308400	309,400
Net Profit (E)= [C-D]		17950	215400	240,590
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	215,400	240,590
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		155,400
	Total Cash Inflow	315400	395990
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	155,400	335990

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









DESHBANDHU SUGAR
REFINED SUGAR
Batch No. :
Mfd. : MAY 2016
Exd. : APRIL 2018
NET WEIGHT 50 KG
(WHEN PACKED)
Origin :
Mandir
DESHBANDHU SUGAR
Email :

KITE
Jubilee Baking Powder Co.
DERBY
50 KG
MADE IN INDIA





FAMILY PICTURE

