

# MOFAJJAL STORE



Project identification by: Kajem Uddin, Unit Manager, Bason, Gazipur

Project prepared by: Mizanur Rahman Patwary

**Grameen Shakti SamaJik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD MOFAJJAL HOSSAIN</b>
Age	:	04-06-1989 (25 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Noljani P.O: Chandona P.S: Gazipur 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	:	<b>MOST. MORIOM BEGUM</b>
(iii) Father's name	:	<b>ABDUL SATTAR</b>
(iv) GB member's info	:	Branch: Bashon Gazipur Centre # 62 (Female), Member ID: 4355, Group No: 01 Member since: 16-03-1996 (18Years) First loan: 3,000 taka.
Further Information:		Existing loan: 50,000 Taka Outstanding loan: 45,600 Taka
(v) Who pays GB loan installment	:	Father & Mother
(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	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (Cow rearing) Father's Income (car Driving)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01754-265223
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

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

Most. Moriom Begum is a member of Grameen Bank since 18 years. At first she took 3,000 taka loan from Grameen Bank. Most. Moriom Begum gradually took loan from GB. Utilize loan in cow rearing and car business. She also purchase 12 decimal land.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOFAJJAL STORE</b>
Location	:	Shop no 5, Asma Complex, wireless gate, Joydebpur road, Gazipur
Total Investment in BDT	:	4,00,000 taka
Financing	:	Self BDT 2,50,000 (from existing business) 62% Required Investment BDT 1,50,000 (as equity) 38 %
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Onion Garlic etc.</li><li>▪Average 12% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪Collects goods from Chourasta, Joydebpur, Gazipur.</li><li>▪Agreed grace period is 4 months.</li></ul>

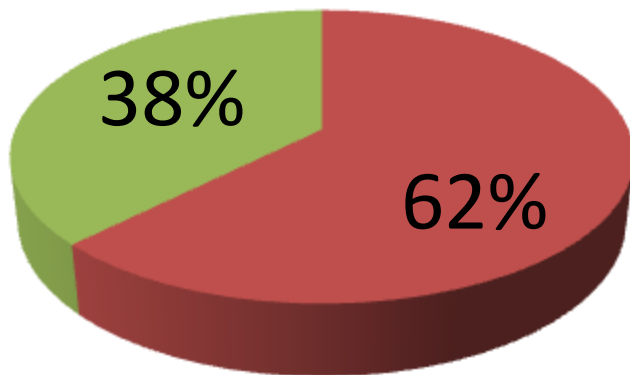
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Onion Garlic etc	5,500	165,000	1,980,000
<b>Total Sales (A)</b>	<b>5,500</b>	<b>165,000</b>	<b>1,980,000</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Onion Garlic etc	4,840	145,200	1,742,400
<b>Total variable Expense (B)</b>	<b>4,840</b>	<b>145,200</b>	<b>1,742,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>660</b>	<b>19,800</b>	<b>237,600</b>
<b>Less. Fixed Expense</b>			
Rent		4,000	48,000
Electricity Bill		450	5,400
Generator bill		150	1,800
Mobile Bill		500	6,000
Transportation		1,600	19,200
Guard		150	1,800
Entertainment		500	6,000
Salary (self)		6,000	72,000
<b>Total fixed Cost (D)</b>		<b>13,350</b>	<b>160,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Onion Garlic	1,25,000	1,50,000	2,75,000
Fridge	15,000	-	15,000
Rack	10,000	-	10,000
Security	1,00,000	-	1,00,000
<b>Total</b>	<b>2,50,000</b>	<b>1,50,000</b>	<b>4,00,000</b>

## Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 150,000
- Total 400,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Onion Garlic etc	8,000	240,000	2,880,000	3,024,000	3,175,200
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Onion Garlic etc	7,040	211,200	2,534,400	2,661,120	2,794,176
<b>Total variable Expense (B)</b>	<b>7,040</b>	<b>211,200</b>	<b>2,534,400</b>	<b>2,661,120</b>	<b>2,794,176</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>960</b>	<b>28,800</b>	<b>345,600</b>	<b>362,880</b>	<b>381,024</b>
<b>Less. Fixed Expense</b>					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		450	5,400	6,000	6,000
Generator bill		150	1,800	1,800	2,400
Mobile Bill		750	9,000	9,000	9,000
Transportation		2,000	24,000	26,400	26,400
Guard		150	1,800	1,800	2,400
Entertainment		500	6,000	6,000	6,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		3,000	36,000	36,000	36,000
<b>Non Cash Item</b>					
Depreciation		333	4,000	4,000	4,000
<b>Total Fixed Cost</b>		<b>17,333</b>	<b>208,000</b>	<b>211,000</b>	<b>212,200</b>
<b>Net Profit (E) [C-D]</b>		<b>11,467</b>	<b>137,600</b>	<b>151,880</b>	<b>168,824</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	137,600	151,880	168,824
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		81,600	177,480
	<b>Total Cash Inflow</b>	<b>291,600</b>	<b>237,480</b>	<b>350,304</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>81,600</b>	<b>177,480</b>	<b>290,304</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 10 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  
Local competitors;

Pictures









# গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মোফাজ্জাল হোসেন

Name: MD. MOFAJJAL HOSSAIN

পিতা: আঃ ছাত্তার

মাতা: মোসাঃ মরিয়ম বেগম

Date of Birth: 04 Jun 1989

ID NO: 3313023998127

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: নলজানী, নলজানী, ডাকঘর: চান্দনা - ১৭০২, গাজীপুর সদর,  
গাজীপুর

*(Signature)*

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৫/০৯/২০০৮







# FAMILY PICTURE

