

Proposed NU Business Name: **MUSA STORE**



Project identification and prepared by: MD. Shahidul Islam,
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Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. MUSA MOLLA |
| Age | : | 15-07-1988 (27 Years) |
| Education, till to date | : | S.S.C |
| Marital status | : | Married |
| Children | : | 2 Dauthers |
| No. of siblings: | : | 1 Brother & 3 Sisters |
| Address | : | Vill: Brahmmon Khola, P.O: Alalpur, P.S: Delduar, Dist: Tangail |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MOST. RENU BEGUM |
| (iii) Father's name | : | LATE. ABDUR RASHID MOLLA |
| (iv) GB member's info | : | Branch: Atia, Delduar, Centre # 71(Female), Member ID: 7807, Group No: 11 Member since: 15-06-2007 (8 Years) First loan: BDT 20,000 taka. |
| Further Information: | | Existing Loan: BDT 1,30,000 Outstanding loan: BDT 1,07,120 |
| (v) Who pays GB loan installment | : | 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 | : | 10 years experience in running business. He has 1 year training. |
| Other Own/Family Sources of Income | : | Business |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01721-290870 |
| Mother's Contact No. | : | 01734-839753 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RENU BEGUM joined Grameen Bank since 8 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | MUSA STORE |
| Location | : | Brahmmon Khola, Delduar, Tangail. |
| Total Investment in BDT | : | BDT 4,50,000/- |
| Financing | : | Self BDT 3,00,000/- (from existing business) 67% Required Investment BDT 1,50,000/- (as equity) 33% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 80 ft x 10 ft= 800 square ft |
| Security of the shop | : | - |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tin, Cement, Rice etc etc.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The entrepreneur is owner of the shop.▪Collects goods from Tangail.▪Agreed grace period is 4 months. |

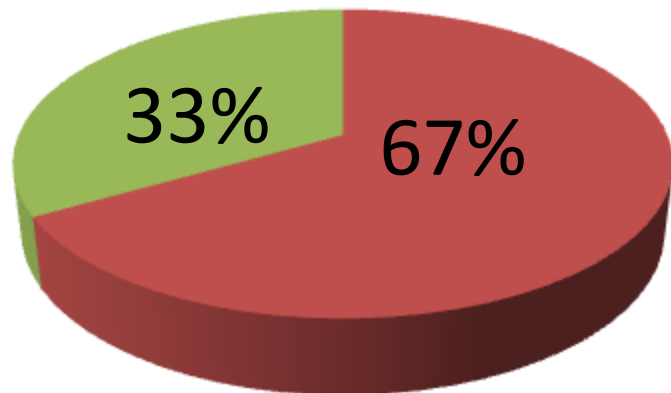
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|----------------|------------------|
| Revenue (sales) | | | |
| Grocery & Hardware | 6,500 | 195,000 | 2,340,000 |
| Total Sales (A) | 6,500 | 195,000 | 2,340,000 |
| Less. Variable Expense | | | |
| Grocery & Hardware | 5,720 | 171,600 | 2,059,200 |
| Total variable Expense (B) | 5,720 | 171,600 | 2,059,200 |
| Contribution Margin (CM) [C=(A-B)] | 780 | 23,400 | 280,800 |
| Less. Fixed Expense | | | |
| Electricity Bill | | 1,500 | 18,000 |
| Mobile Bill | | 400 | 4,800 |
| Salary (self) | | 5,000 | 60,000 |
| Transportation | | 6,500 | 78,000 |
| Entertainment | | 400 | 4,800 |
| Total fixed Cost (D) | | 13,800 | 165,600 |
| Net Profit (E) [C-D] | | 9,600 | 115,200 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|-------------------------|----------------|----------------|----------------|
| Tin (80 x 3000) | 240,000 | 120,000 | 360,000 |
| Cement (10 x 400) | 4,000 | 30,000 | 34,000 |
| Rice (10 x 1450) | 14,500 | - | 14,500 |
| Hardware & Grocery item | 41,500 | - | 41,500 |
| Total | 300,000 | 150,000 | 450,000 |

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 150,000
- Total 450,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|--------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Grocery & Hardware | 9,500 | 285,000 | 3,420,000 | 3,591,000 | 3,770,550 |
| Total Sales (A) | 9,500 | 285,000 | 3,420,000 | 3,591,000 | 3,770,550 |
| Less. Variable Expense | | | | | |
| Grocery & Hardware | 8,360 | 250,800 | 3,009,600 | 3,160,080 | 3,318,084 |
| Total variable Expense (B) | 8,360 | 250,800 | 3,009,600 | 3,160,080 | 3,318,084 |
| Contribution Margin (CM) [C=(A-B)] | 1,140 | 34,200 | 410,400 | 430,920 | 452,466 |
| Less. Fixed Expense | | | | | |
| Electricity Bill | | 1,500 | 18,000 | 19,000 | 20,000 |
| Mobile Bill | | 500 | 6,000 | 6,500 | 7,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | | 6,500 | 78,000 | 80,000 | 82,000 |
| Entertainment | | 400 | 4,800 | 5,500 | 6,500 |
| Salary (staff) | | 2,500 | 30,000 | 30,000 | 30,000 |
| Total Fixed Cost | | 16,400 | 196,800 | 201,000 | 205,500 |
| Net Profit (E) [C-D] | | 17,800 | 213,600 | 229,920 | 246,966 |
| Investment Payback | | | 60,000 | 60,000 | 60,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 150,000 | | |
| 1.2 | Net Profit | 213,600 | 229,920 | 246,966 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 153,600 | 323,520 |
| | Total Cash Inflow | 363,600 | 383,520 | 570,486 |
| 2 | Cash Outflow | | | |
| 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 |
| | Total Cash Outflow | 210,000 | 60,000 | 60,000 |
| 3 | Net Cash Surplus | 153,600 | 323,520 | 510,486 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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















मला श्लाघा



ढोला
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FAMILY PICTURE

