

## Proposed NU Business Name: **MOMIN STORE & CHA GHOR**



Project identification and prepared by: Md Mozaharul Islam,  
Bogra Sadar Unit, Bogra

Project verified by: Md Mozaharul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD ABDUL MOMIN</b>
Age	:	18-09-1983 (33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1 Sister, 1 Brothers
Address	:	Vill: Chalk Akash Tara, P.O: Bogra-5800, P.S: Bogra Sadar, Dist: Bogra
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. MONOWARA BEGUM</b>
(iii) Father's name	:	<b>MD YEASIN KHONDOKAR</b>
(iv) GB member's info	:	Branch: Durgapur Kahalo, Centre # 16(Female), Member ID: 7325, Group No: 07 Member since: 05-03-1991 (26 Years) First loan: BDT 30,000
Further Information:		Existing Loan: BDT 8,000/-, 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	:	7 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-497151
Mother's Contact No.	:	01925-724618
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. MONOWARA BEGUM** joined Grameen Bank since 26 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOMIN STORE &amp; CHA GHOR</b>
Location	:	Sabgram Chourasta, Bypass, Bogra
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 110,000/-(from existing business) 65% Required Investment BDT 60,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; Tea, Coffee etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 3 employee.</li><li>▪Two employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

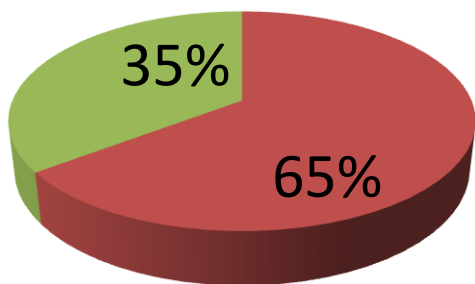
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Confectionery Item	2,700	81,000	972,000
<b>Total Sales (A)</b>	<b>2,700</b>	<b>81,000</b>	<b>972,000</b>
<b>Less. Variable Expense</b>			
Confectionery Item	2,025	60,750	729,000
<b>Total variable Expense (B)</b>	<b>2,025</b>	<b>60,750</b>	<b>729,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20,250</b>	<b>243,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		1,200	14,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		200	2,400
Guard		250	3,000
Salary (staff)		6,000	72,000
Generator Bill		600	7,200
<b>Total fixed Cost (D)</b>		<b>14,550</b>	<b>174,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,700</b>	<b>68,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Coffee	100	220	22,000	50	220	11,000	33,000
Horlics	50	200	10,000	10	200	2,000	12,000
Milk	3	1500	4,500	3	1500	4,500	9,000
Sugar	1	3600	3,600	2	3600	7,200	10,800
Soft Drinks	100	60	6,000	420	60	25,200	31,200
Others	39	100	3,900	11	100	1,100	5,000
Security	1	60000	60,000	0	0	0	60,000
Curd	0	0	0	200	15	3,000	3,000
Sweet	0	0	0	40	150	6,000	6,000
<b>Total</b>	<b>294</b>		<b>110,000</b>	<b>736</b>		<b>60,000</b>	<b>170,000</b>

## Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 60,000
- Total 170,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Confectionery Item	4,000	120,000	1,440,000	1,512,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>
<b>Less. Variable Expense</b>				
Confectionery Item	3,000	90,000	1,080,000	1,134,000
<b>Total variable Expense (B)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>
<b>Less. Fixed Expense</b>				
Rent		1,000	12,000	12,000
Electricity Bill		1,200	14,400	15,500
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		400	4,800	5,500
Guard		250	3,000	3,000
Salary (staff)		10,000	120,000	120,000
Generator Bill		600	7,200	7,200
<b>Total Fixed Cost</b>		<b>18,850</b>	<b>226,200</b>	<b>228,700</b>
<b>Net Profit (E) [C-D]</b>		<b>11,150</b>	<b>133,800</b>	<b>149,300</b>
<b>Investment Payback</b>			<b>36,000</b>	<b>36,000</b>



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

	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	133,800	149,300
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		97,800
	<b>Total Cash Inflow</b>	<b>193,800</b>	<b>247,100</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>97,800</b>	<b>211,100</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:05  
Experience & Skill : 05 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

Pictures









স্বাস্থ্যকর পছন্দ করুন।  
**মোহিব**  
**দা ঘর**  
এখানে উন্নতমানের চা ও কফি পাওয়া যায়।  
মার্কেট, ২য়-সাইপার রোড, বেলাপেট সলেন সাবগ্রাম, বগুড়া।  
ফোন: মোঃ ইয়াছিন আলী  
মোবাইল: ০১৭২৪-৪৯৭১৫১







Horlick

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হয়নি

চা  
স্বাস্থ্য

It all starts with a  
**NESCAFE.**



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শক্তি  
জাপক  
জাতীয় শোক দিন  
সবকু জয়বাহাদুর  
বক্তা জেলা সচিব

স্বাস্থ্য মোঃ  
ফোন: ০১৭২০-০০  
১১-১১-১১

১১-১১-১১

১১-১১-১১

প্রাণ  
ম্যাগো ড্রিংক  
শেখ শহীদুল হক

প্রাণ  
ম্যাগো ড্রিংক  
শেখ শহীদুল হক

১১-১১-১১

১১-১১-১১













# FAMILY PICTURE

