

Proposed NU Business Name: **MOON STORE**



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Dupchachia Unit, Bogura

Project verified by: Md Mazharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOIYAD DELKHOSH
Age	:	28-09-1985 (31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill: Paikor P.O: Paikor, P.S: Kahalu, Dist: Bogura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAHMUDA KHATUN
(iii) Father's name	:	KHORSHEED ALAM
(iv) GB member's info	:	Branch: Narhatta Kahalu, Centre # 18(Female), Member ID: 5322, Group No: 04 Member since: 19-02-1996 (05 Years) First loan: BDT 2000/-
Further Information:		Existing loan: BDT 10000/- 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	:	18 years experience in running business.18 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-646560
Mother's Contact No.	:	01735-460139
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAHMUDA KHATUN joined Grameen Bank since 05 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MOON STORE
Location	:	Dorgar Hat, Kahalu, Bogura
Total Investment in BDT	:	BDT 70,000/-
Financing	:	Self BDT 20,000 (from existing business) 29% Required Investment BDT 50,000 (as equity) 71%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Betel leaf, bakery, chips etc.▪The shop is in own place.▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed after receiving the equity money.▪Collects goods from Kahalu, Bogura.▪Agreed grace period is 3 months.

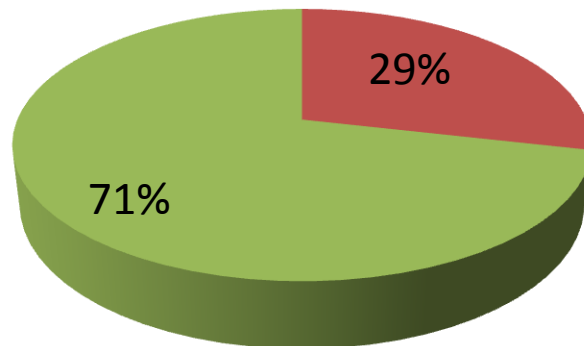
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Betel leaf, bakery, chips etc.	1400	42000	504000
Total Sales (A)	1400	42000	504000
Less Variable Expense			
Betel leaf, bakery, chips etc.	1120	33600	403200
Total variable Expense (B)	1,120	33600	403200
Contribution Margin (CM) [C=(A-B)]	280	8400	100800
Less Variable Expense			
Electricity bill		250	3000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		100	1200
Mobile bill		200	2400
Total fixed cost (D)		5,750	69000
Net Profit (E)= [C-D]		2,650	31800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Betel leaf	3	1000	3,000	0	0	0	3,000
Bekary	500	14	7,000	5	2000	10,000	17,000
Chips,Chanachur etc	150	20	3,000	0	0	0	3,000
Paste, Salain etc	1	7000	7,000	0	0	0	7,000
Others	0	0	0	1	6000	6,000	6,000
Bran & Husk	0	0	0	5	2000	10,000	10,000
Pulse	0	0	0	100	100	10,000	10,000
Oil	0	0	0	100	90	9,000	9,000
Soft drinks	0	0	0	100	50	5,000	5,000
	654	0	20,000	311	0	50,000	70,000

Source of Finance



- Entrepreneur's Contribution 20,000
- Investor's Investment 50,000
- Total 70,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Betel leaf, bakery, chips etc.	1900	57000	684000	718200
Total Sales (A)	1900	57000	684000	718200
Less Variable Expense				
Betel leaf, bakery, chips etc.	1520	45600	547200	574560
Total variable Expense (B)	1,520	45600	547200	574560
Contribution Margin (CM) [C=(A-B)	380	11400	136800	143640
Less Variable Expense				
Electricity bill		350	4200	4400
Salary (self)		5000	60000	60000
Entertainment		300	3600	3600
Guard		150	1800	1200
Mobile bill		200	2400	4300
Total fixed cost (D)		6,000	72,000	73,500
Net Profit (E)= [C-D]		5400	64800	70,140
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	64,800	39,640
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		34,800
	Total Cash Inflow	114800	74440
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	34,800	44440

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 18 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Tetuljora, Rajfulbaria, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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FAMILY PICTURE

