

Proposed NU Business Name: **MEGHA STORE**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOHABBAT ALI
Age	:	23-09-1985 (31Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Tetulia , P.O: Golabari, P.S: Puthia Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. MOYNA
(iii) Father's name	:	AMIN MOLLA
(iv) GB member's info	:	Branch: Shilmaria ,.Puthia ,Centre # 55(Female), Member ID: 6948/1, Group No: 05 Member since: 2000 To 2012 (12 Years) First loan: BDT -7,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nill
(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	:	05 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.	:	01761-010509
Mother's Contact No.	:	01723-341056
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOYNA joined Grameen Bank since 12 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MEGHA STORE
Location	:	Tetulia , Golabari, Puthia, Rajshahi .
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/-(from existing business) 38% Required Investment BDT 50,000/-(as equity) 62%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is Self.▪Agreed grace period is 3 months.

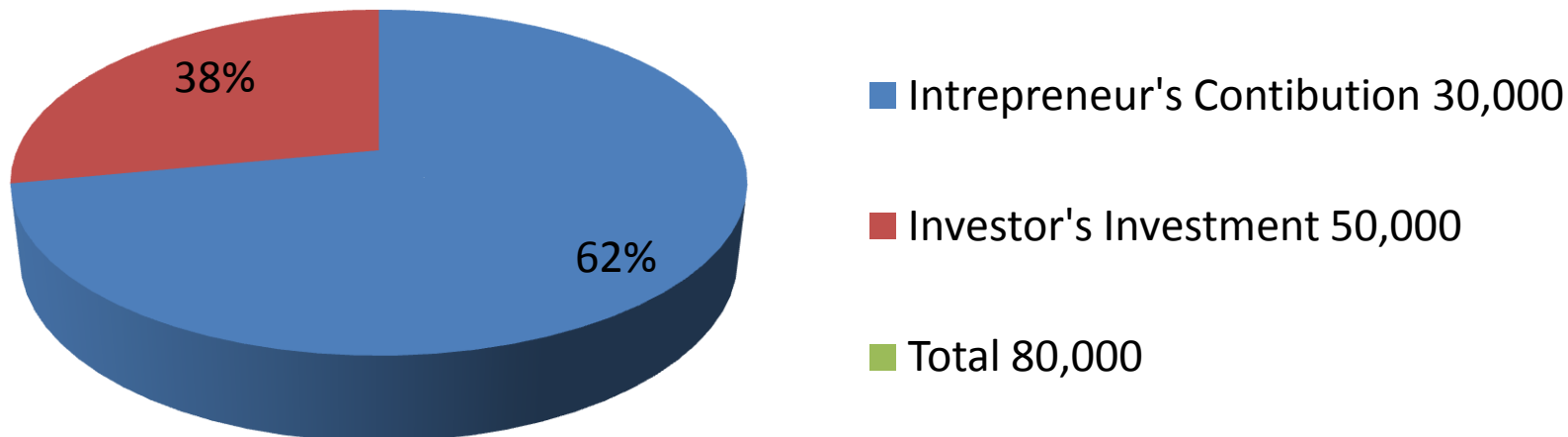
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Grocery Item	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4,800
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Guard		0	0
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		6,400	76,800
Net Profit (E) [C-D]		4,850	58,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Grocery Item	0	10,000	10,000
Rice	0	20,000	20,000
Shop	3,000	0	3,000
Dale	3,000	0	3,000
Sold	3,000	0	3,000
Cold Drinks	2,000	0	2,000
Flower	3,000	10,000	13,000
Oil	5,000	10,000	15,000
Cosmetic	7,000	0	7,000
Confectionary	4,000	0	4,000
Total	30,000	50,000	80,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery Item	3,500	105,000	1260,000	1323,000	1389,150
Total Sales (A)	3,500	105,000	1260,000	1323,000	1389,150
Less. Variable Expense					
Grocery Item	2,975	89,250	1071,000	1124,550	1180,777
Total variable Expense (B)	2,975	89,250	1071,000	1124,550	1180,777
Contribution M. (CM) [C=(A-B)]	525	15,750	189,000	198,450	208,373
Less. Fixed Expense					
Rent		0			
Electricity Bill		500	6,000	6,300	6,615
Transportation		800	9,600	10,080	10,584
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		200	2,400	2,400	2,400
Guard		0	0	0	0
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		6,900	82,800	83,760	84,768
Net Profit (E) [C-D]		8,850	106,200	114,690	123,569
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	106,200	114,690	123,569
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		86,200	94,690
	Total Cash Inflow	156,200	200,890	218,259
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	86,200	180,890	198,259

SWOT ANALYSIS

STRENGTH

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



Horlicks

Orange

Orange

ACME AND SALMI

Dawa Batic

Orange

Blue

RANGA PORI

Bottles

Red

White

PADMA FOOD INDUSTRIES
TRADE MARK
MILK

MILK



100% Copper
Copper
Copper is a natural element found in the body. It is essential for the production of red blood cells and the maintenance of the immune system. It also helps in the absorption of iron and the production of collagen. Copper deficiency can lead to anemia, osteoporosis, and other health problems. The body stores copper in the liver and kidneys. It is also found in various foods, including shellfish, nuts, and seeds.

NANO HEALTHSHIELD
NANO HealthShield is a revolutionary technology that uses nano-sized particles to kill bacteria and viruses. It is used in the refrigerator to keep food fresh and safe. It is also used in other household appliances, such as air purifiers and water purifiers.

WALTON
WALTON Refrigerator
Capacity: 150 Liters
Energy Consumption: 1.5 kWh/24h
Compressor: Inverter
Defrost: Automatic
Door Lock: Yes
Interior Shelves: 3
Interior Drawers: 2
Interior Bins: 2
Interior Compartments: 2
Interior Lights: Yes
Interior Fans: Yes
Interior Temperature: 4°C
Exterior Temperature: 35°C
Exterior Noise: 45 dB(A)







Handwritten text on a piece of paper on the counter, likely a price list or inventory note. The text is in Urdu and includes items like 'Laddu', 'Biscuits', and 'Instant Noodles'.



