

Proposed NU Business Name: **MYSHA DEPARTMENTAL STORE**



Project identification and prepared by: Aowled Hossain, Feni sadarUnit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABDUL MOMIN
Age	:	11-09-1986(30 Years)
Education, till to date	:	CLASS TEN
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	3 Brothers 2 Sister
Address	:	Vill: Dharmapur, P.O.: Feni , P.S: Feni sadar, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SOKINA BEGUM
(iii) Father's name	:	MD ABDUL GAFUR
(iv) GB member's info	:	Branch: Dharmapur , Centre # 03(Female), Member ID: 1104, Group No: 02 Member since: 2006-2014 (8Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT NIL
(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	:	07 years experience in running business. He has none training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01833-655382
Mother's Contact No.	:	01812-897547
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni sadarUnit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKINA BEGUM joined Grameen Bank since 08 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	:	MYSHA DEPARTMENTAL STORE
Location	:	Amin Bazer, Dharmapur Feni.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 120,000/-(from existing business) 60% Required Investment BDT 80000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing none employees. After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Feni .▪Agreed grace period is 3 months.

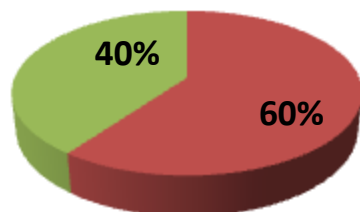
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery item	2900	87000	1044000
Total Sales (A)	2900	87000	1044000
Less Variable Expense			
Grocery item	2295	68850	826200
Total variable Expense (B)	2,295	68850	826200
Contribution Margin (CM) [C=(A-B)]	405	12150	145800
Less Variable Expense			
Rent		1,200	14400
Electricity bill		800	9600
Transportation		1,500	18000
\Entertainment		300	3600
Guard		200	2400
Bank charge		150	1800
Mobile bill		300	3600
Total fixed cost (D)		4,450	53400
Net Profit (E)= [C-D]		7,700	92400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
rice	03	2000	6,000	05	2,000	10,000	16,000
Pulses	01	2500	2500	02	2500	5,000	7500
Sugar	03	3200	9600	02	3200	6400	16,000
Potato	02	2000	4000	03	2000	6000	10,000
Drinks water	10(case)	700	7000	0	0	0	7,000
Cosmetic	0	30,000	30,000	0	30,000	30,000	60,000
Biscuits	10(cartun)	300	3000	0	0	0	3000
Oil	60(Liter)	90	5400	80(Liter)	90	7200	12,600
Onion	02	1000	2000	0	0	0	2000
Wheat flour	02	1200	2400	0	0	0	2400
Others	0	28,100	28,100	0	20,800	15,400	43,500
Security	1	20000	20000				20000
Total	0	71,090	120,000	0	60,590	80,000	200,000

Source of Finance



■ Entrepreneur's Contribution 120,000

■ Investor's Investment 80,000

■ Total 200,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Grocery item	7000	210000	2520000	2646000
Total Sales (A)	7000	210000	2520000	2646000
Less Variable Expense				
Grocery item	5950	178500	2142000	2249100
Total variable Expense (B)	5,950	178500	2142000	2249100
Contribution Margin (CM) [C=(A-B)]	1,050	31500	378000	396900
Less Variable Expense				
Rent		1,200	14400	14,400
Electricity bill		1000	12000	12500
Transportation		6,000	72000	72,500
Salary (self)		5000	60000	60000
Salary(Staff)		4000	48000	48000
Entertainment		300	3600	3600
Guard		200	2400	2400
Bank charge		150	1800	1800
Mobile bill		400	4800	4900
Total fixed cost (D)		18,250	217,200	218,300
Net Profit (E)= [C-D]		13250	159000	178,600
Investment Payback			48,000	48,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	187,200	214,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		139,200
	Total Cash Inflow	267200	353200
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	139,200	305200

SWOT ANALYSIS

STRENGTH

Employment: Self: 04 Family:0 Others:0
Experience & Skill : 07 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





এখানে
>দধি<
পাওয়া যায়

বিজ্ঞানের অ্যাপ্লিকেশন

200MB
80

NEW YORK
WHAT A
Wonderful
TOWN





এখানে
>দধি<
পাওয়া যায়

বিচারেই স্মার্ট

Table with multiple columns and rows, likely a price list or product catalog. The text is too small to read accurately.

200MB
80

An advertisement for 200MB mobile storage, featuring a woman in a pink dress talking on a mobile phone. The text includes "200MB" and "80".

NEW MILK
WHAT A Wonderful












প্রশাসন নথি

আমি এই মর্মে প্রত্যাহন করিতেছি
 যে, হুমুয়া থানা, স্মারক- কো. আব্দুল
 গফুর। গ্রাম- কৈশুর মৈয়দাবি, পোস্ট
 কৈশুর, থানা মৌলভীবাজার, জেলা- মৌলভীবাজার
 জি.ও.সি.ও. ক্রমিক নং- ৩/১৩৩
 তালিকাভুক্ত হওয়ার বিষয়ে কোনো
 সন্দেহ ছিল না। তার জেলা নং- ০২
 সফট নং ২১০৪ ক্রমিক নং ৩/১৩।
 জি.ও.সি.ও. ক্রমিক নং- ২৩/০১
 ২০০৬ সালে প্রত্যাহন করেন এবং
 ২৪/১১/২০১৪ ইং সালে জি.ও.সি.ও.
 তালিকাভুক্ত করেন।

স্বাক্ষর
 হাজি হা

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

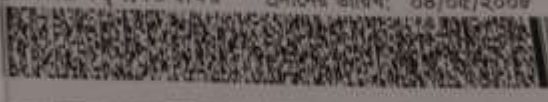


নাম: মোঃ আবদুল মোমিন
 Name: MD. ABUL MOMIN
 পিতা: মোঃ আবদুল গফুর
 মাতা: হুমুয়া বেগম
 Date of Birth: 11 Sep 1960
 ID NO: 3012923279433

এ কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী জাতীয় তালিকাভুক্ত হওয়ার পরে মিলিটারি পোশাক পরিধান করা যাবে না।
 বয়স: ০৫০ - ০৬০, ০৬০ - ০৭০, ০৭০ - ০৮০, ০৮০ - ০৯০, ০৯০ - ১০০

Health

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৪/০৫/২০০৬



FAMILY PICTURE

