

Proposed NU Business Name: MA BABAR DUA GENAREL STORE



Project identification and prepared by: Md: Nurul Islam , Kaliakair
Unit, Gazipur

Project verified by: MD. Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: NURUL ISLAM
Age	:	21-11-1983 (34 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	No
No. of siblings:	:	1 Brother and 1 Sister.
Address	:	Vill: Majukhan P.O: Rotonpur P.S: Kaliakair, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURJAHAN BEGUM
(iii) Father's name	:	MD: MOSLAM HOSSAIN
(iv) GB member's info	:	Branch: Mouchak, kaliakair , Centre # 7 (Female), Member ID: 1371, Group No: 02 Member since: 11-04-1990 (27 Years) First loan: BDT 2,500 /- Last loan :2,00,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: Nill
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	01 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01799-133128
Family's Contact No.	:	01782-966902
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN BEGUM joined Grameen Bank since 27 years ago. At first she took BDT 2,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABAR DUA GENAREL STORE
Location	:	Majukhan Bazar ,Kaliakair, Gazipur.
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 15 ft= 210 square ft
Security of the shop	:	: 10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Soft drinks,sop,oil etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪ Existing no employee.▪The shop is rented.▪Collects goods from Company.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drink,biskit,balb,milk etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Soft drink,biskit,balb,milk etc.	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000
Less. Fixed Expense			
Rent		400	4,800
Electricity Bill		200	2,400
Transportation		1,000	12,000
Mobile Bill		200	2,400
Entertainment		100	1,200
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,900	82,800
Net Profit (E) [C-D]		11,100	133,200

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Suger	2	3200	6,400	1	3,200	9,600
Ata	3	1050	3,150	2	2,100	5,250
Sop	140	45	6,300	150	6,750	13,050
Biskit	180	40	7,200	70	2,800	10,000
Balp	70	220	15,400	40	8,800	24,200
Sobian oil	40	85	3,400	70	5,950	9,350
Coconat oil	15	105	1,575	50	5,250	6,825
Sorisa oil	28	25	700	50	1,250	1,950
Sampow	24	170	4,080	70	11,900	15,980
Washing powder	70	45	3,150	90	4,050	7,200
Tooth past	49	80	3,920	40	3,200	7,120
Rice	35	2050	71,750	20	41,000	112,750
Security	0	0	10,000	0	0	10,000
Others	0	0	12,975	0	3,750	16,725
Total			150,000		50,000	200,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Soft drink,biskit,balb,milk etc.	4,200	126,000	1,512,000	1,587,600
Total Sales (A)	4,200	126,000	1,512,000	1,587,600
Less. Variable Expense				
Soft drink,biskit,balb,milk etc.	3,360	100800	1209600	1270080
Total variable Expense (B)	3,360	100,800	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)	840	25,200	302,400	317,520
Less. Fixed Expense				
Rent		400	4,800	4,800
Electricity Bill		200	2,400	2,400
Transportation		1,000	12,000	12,000
Mobile Bill		200	2,400	2,400
Entertainment		100	1,200	1,200
Salary (self)		5,000	60,000	60,000
Total Fixed Cost		6,900	82,800	82,800
Net Profit (E) [C-D)		18,300	219,600	234,720
Investment Payback			30,000	30,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	219,600	234,720
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		159,600
	Total Cash Inflow	319,600	394,320
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)	30,000	30,000
	Total Cash Outflow	160,000	30,000
3	Net Cash Surplus	159,600	334,320

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Majukhan Bazar
,Kliakor,Gazipur
Regular customers;

THREATS

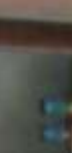
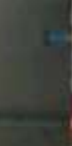
Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

