

Proposed NU Business Name: **MA STORE**



Project identification and prepared by: Md. Rafiqul Islam,  
Dhunat Unit, Bogra

Project verified by: Md. Mojaharul Islam Sarkar



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

Name	:	<b>SUMON HASAN</b>
Age	:	09-03-1998(20 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Posshim Voronshahi, P.F:Dhunat, P.S: Dhunat , 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. RAMILA KHATUN</b>
(iii) Father's name	:	<b>MD.SHAHIDUL ISLAM</b>
(iv) GB member's info	:	Branch: Dhunat Centre # 34 (Female), Member ID: 5948, Group No: 11 Member since: 20-02-2011(07Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 19964/- Outstanding loan: BDT 18684/-
(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	:	01 years experience in running business He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01794-971859
Mother's Contact No.	:	01704-263400
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. RAMILA KHATUN** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

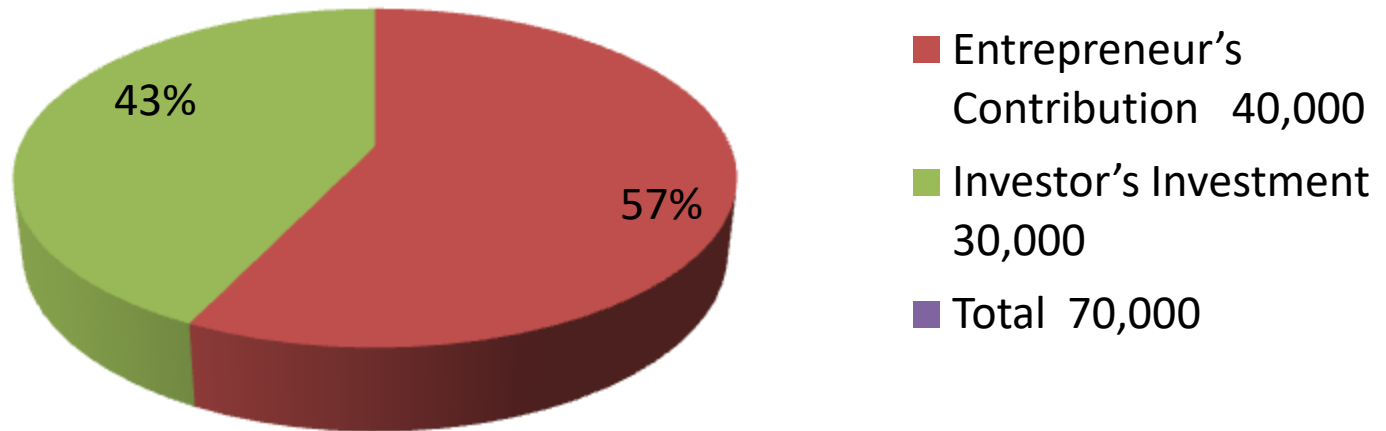
Business Name	:	<b>MA STORE</b>
Location	:	Posshim Voronshahi,Dhunat,Bogra
Total Investment in BDT	:	BDT .70,000
Financing	:	Self BDT 40,000(from existing business) 57% Required Investment BDT 30,000(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	07 ft*05ft =35 Squire ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; suger,oil,Biscuitetc</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is owned.</li><li>▪Collects goods from Dhunat .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Ata,Khud,Sugar,Oil etc.	2,500	75,000	900,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Ata,Khud,Sugar,Oil etc.	500	15,000	180,000
<b>Total variable Expense (B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		100	1,200
Transportation		200	2,400
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>54,500</b>	<b>654,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ata	2,000	2,000	4,000
Khud	1,300	3,900	5,200
Vousi	1,000	3,000	4,000
Suger	2,500	5,000	7,500
Soyabin	1,800	1,800	3,600
Cold drinks	4,000	2,000	6,000
Biscuit	2,000	5,000	7,000
Cosmetics	7,000	5,000	12,000
Salt	1,100	0	1,100
Load,Bikash	7,300	0	7,300
others	10,000	2,300	12,300
<b>Total</b>	<b>40,000</b>	<b>30,000</b>	<b>70,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Ata,Khud,Suger Oil etc	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>					
Ata,Khud,Suger Oil etc	600	18,000	216,000	226,800	238,140
<b>Total variable Expense (B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>	<b>952,560</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		100	1,200	1,200	1,200
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>	<b>66,000</b>	<b>66,000</b>
<b>Net Profit (E) [C-D)</b>		<b>66,500</b>	<b>798,000</b>	<b>841,200</b>	<b>886,560</b>
<b>Investment Payback</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	66,500	841,200	886,560
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		64,500	893,700
	<b>Total Cash Inflow</b>	<b>106,500</b>	<b>905,700</b>	<b>1,780,260</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>64,500</b>	<b>893,700</b>	<b>1,768,260</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0  
Experience & Skill :15 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













