

Proposed NU Business Name: **M/S MARUF STORE**



Project identification and prepared by: Md. Jamal Hossain,
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Faruk Ahmed
Age	:	23-08-1998(19 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers
Address	:	Vill: Char Lotakhola, P.O: Hoichandi, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Fahima
(iii) Father's name	:	Md.Josim Uddin
(iv) GB member's info	:	Branch: Joypara , Centre # 19(Female), Member ID:2921 , Group No: 08 Member since: 2014 -2018(4Years) First loan: BDT 20000/-
Further Information:		Existing loan: BDT 30,000- Outstanding loan: BDT :16276
(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.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FAHIMA joined Grameen Bank since 4 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MARUF STORE
Location	:	Char lotakhola,horichandi Dohar,Dhaka
Total Investment in BDT	:	BDT:150000
Financing	:	Self BDT 100000(from existing business) 67% Required Investment BDT 50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 12ft= 120square 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; Rice,gass,cosmatics▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Joypara▪Agreed grace period is 3 months.

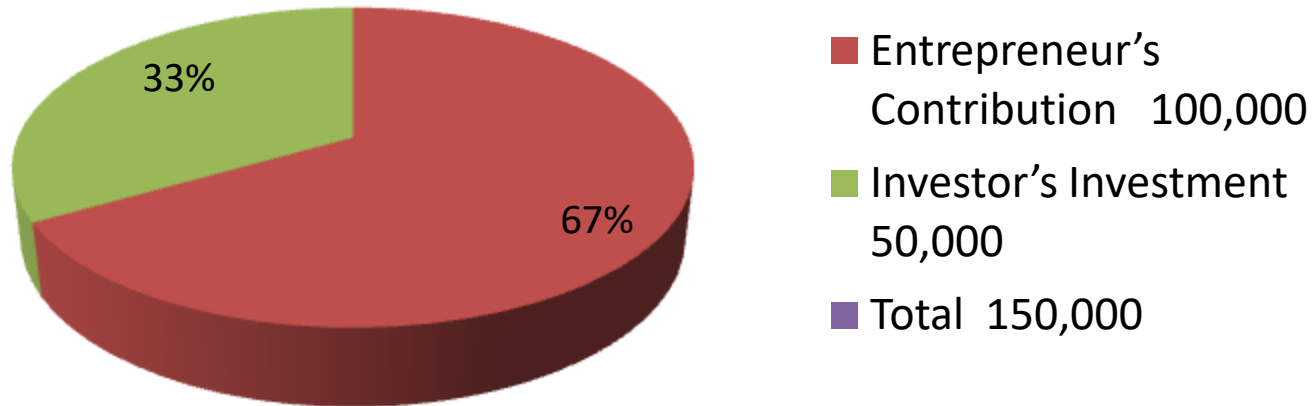
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Old auto,charging	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less. Variable Expense			
Old auto,charging	2550	76500	918000
Total variable Expense (B)	2550	76500	918000
Contribution Margin (CM) [C=(A-B)	450	13500	162000
Less. Fixed Expense			
Rent		1000	12000
Mobile Bill		300	3600
Genaretor			
Electricity Bill			
Salary (self)		5000	60000
Entertainment		200	2400
Security Guard			
Total fixed Cost (D)		6500	78000
Net Profit (E) [C-D]		7000	84000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	00	00	30000	00	00	30000	60000
Cosmetics	00	00	30000	00	00	20000	50000
gass	00	00	40000	00	00		40000
Others	00	00		0	0	0	
Security							
Total	00	00	100000	00		50000	150000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Old auto,charging	4000	120000	140000	1512000
		0	0	0
Total Sales (A)	4000	120000	140000	1512000
Less. Variable Expense		0	0	0
Old auto,charging	3400	102000	1224000	1285000
		0	0	0
Total variable Expense (B)	3400	102000	1224000	1285000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800
Less. Fixed Expense				
Rent		1000	12000	12000
Mobile Bill		300	3600	3600
Genaretor		00	00	00
Electricity Bill		00	00	00
Salary (self)		5000	60000	60000
Entertainment		200	2400	2500
Security Guard				
Total fixed Cost (D)		6500	78000	78000
Net Profit (E) [C-D]		11500	138000	148000
Investment Payback			30000	30000

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

<i>Sl #</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	138000	148000
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		108000
	Total Cash Inflow	188000	256000
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	80000	30000
3	Net Cash Surplus	108000	226000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



FAMILY PICTURE

