

Proposed NU Business Name: **MAA BABA STORE**



Project identification and prepared by: Shohel
Mollah, Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AJAHAR MIA
Age	:	30-10-1984 (31 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Toknikhola P.O: Delduar P.S: Delduar Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MALEKA BEGUM
(iii) Father's name	:	AKBOR MIA
(iv) GB member's info	:	Branch: Delduar, Centre # 10 (Male), Member ID: 1261/1, Group No: 02 Member since: 17-05-2005 (10 Years) First loan: 10,000 taka.
Further Information:		Existing loan: BDT 49,964 Outstanding loan: BDT 21,370
(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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Grocery Shop)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01703-215167
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Akbor Mia is a member of Grameen Bank since 10 years. At first he took 10,000 taka loan from Grameen Bank. Sajeda Begum gradually took loan from GB. Utilize loan in grocery shop. He purchase 15 decimal land and made a house.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA BABA STORE
Location	:	Delduar Bazar, Delduar, Tangail
Total Investment in BDT	:	BDT 4,00,000
Financing	:	Self BDT 2,50,000 (from existing business) 62% Required Investment BDT 1,50,000 (as equity) 38%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	9,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Chair, CD Tool, High tool, Bulky, Baby Chair, Jar, Bowl, Fry pan, Plate, Glass, Jug, Mug, Hotpot, Electric cable, Energy bulb, bulb, Multi plug etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Dhaka.▪The shop is rented.▪Agreed grace period is 4 months.

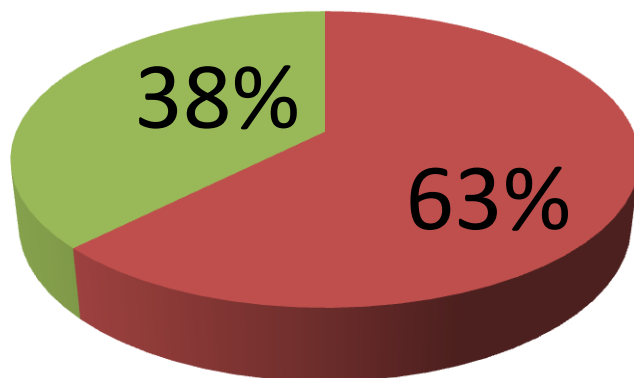
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Chair, CD Tool, High tool, Bulky, Baby Chair, Jar, Bowl, Fry pan, Plate, Glass, Jug, Mug, Hotpot, Electric cable, Energy bulb, bulb, Multi plug etc	3,700	111,000	1,332,000
Total Sales (A)	3,700	111,000	1,332,000
Less. Variable Expense			
Chair, CD Tool, High tool, Bulky, Baby Chair, Jar, Bowl, Fry pan, Plate, Glass, Jug, Mug, Hotpot, Electric cable, Energy bulb, bulb, Multi plug etc	2,960	88,800	1,065,600
Total variable Expense (B)	2,960	88,800	1,065,600
Contribution Margin (CM) [C=(A-B)]	740	22,200	266,400
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		150	1,800
Generator bill		100	1,200
Mobile Bill		300	3,600
Transportation		1,500	18,000
Salary (self)		8,000	96,000
Entertainment		300	3,600
Guard		150	1,800
Total fixed Cost (D)		11,500	138,000
Net Profit (E) [C-D]		10,700	128,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Chair, CD Tool, High tool, Bulky, Baby Chair etc	40,000	40,000	80,000
Jar, Bowl, Fry pan, Plate	30,000	30,000	60,000
Glass, Jug, Mug, Hotpot etc	20,000	30,000	50,000
Electric cable, Energy bulb, bulb, Multi plug etc	60,000	50,000	1,10,000
Security	1,00,000	-	1,00,000
Total	2,50,000	1,50,000	4,00,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 150,000
- Total 400,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Chair, CD Tool, High tool, Bulky, Baby Chair, Jar, Bowl, Fry pan, Plate, Glass, Jug, Mug, Hotpot, Electric cable, Energy bulb, bulb, Multi plug etc	6,300	189,000	2,268,000	2,381,400	2,500,470
Total Sales (A)	6,300	189,000	2,268,000	2,381,400	2,500,470
Less. Variable Expense					
Chair, CD Tool, High tool, Bulky, Baby Chair, Jar, Bowl, Fry pan, Plate, Glass, Jug, Mug, Hotpot, Electric cable, Energy bulb, bulb, Multi plug etc	5,040	151,200	1,814,400	1,905,120	2,000,376
Total variable Expense (B)	5,040	151,200	1,814,400	1,905,120	2,000,376
Contribution Margin (CM) [C=(A-B)]	1,260	37,800	453,600	476,280	500,094
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		150	1,800	2,000	2,300
Generator bill		100	1,200	1,500	1,800
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		2,500	30,000	32,000	34,000
Salary (self)		9,000	108,000	108,000	108,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		400	4,800	5,200	5,400
Guard		150	1,800	2,000	2,200
Total Fixed Cost		17,850	214,200	215,700	219,000
Net Profit (E) [C-D]		19,950	239,400	260,580	281,094
Investment Payback			60,000	60,000	60,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	239,400	260,580	281,094
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		179,400	379,980
	Total Cash Inflow	389,400	439,980	661,074
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	179,400	379,980	601,074

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 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
Local competitors;

Pictures











PUMA













FAMILY PICTURE

