

## Proposed NU Business Name: **MA STORE**



Project identification and prepared by: Md. Lokman Hakim,  
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul mannan Talukdar



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

Name	:	<b>MD KHALIL</b>
Age	:	01-03-1983 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Dougter
No. of siblings:	:	05 Brother, 03 Sister
Address	:	Vill: Voro palshat P.O:Gosa P.S: Mohanpura Dist: Rajshahi.
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 ROKEA BEGUM</b>
(iii) Father's name	:	<b>LATE ZOSHIM UDDIN</b>
(iv) GB member's info	:	Branch: Rayghati Mohanpur Centre # 81 (Female), Member 8919/1, Group No: 04 Member since: 11-07-2013(3 Years) First loan: BDT 10,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT 22,740/-
Further Information:		
(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	:	Ten years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-590290
Mother's Contact No.	:	01820-565247
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST ROKEA BEOA** joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA STORE</b>
Location	:	Keshorhat Bazar, Mohanpur , Rajshahi.
Total Investment in BDT	:	BDT1,35,000/=
Financing	:	Self BDT 85,000(from existing business) 63% Required Investment BDT 50,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 ft= 80 square ft
Security of the shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Pesht,Koeal,Sope,Brash,Mehedi,Pauder,Sno etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪He is doing his business in renting place.</li><li>▪Collects goods from Dhaka,Rajshahi.</li></ul> Agreed grace period is 3 months

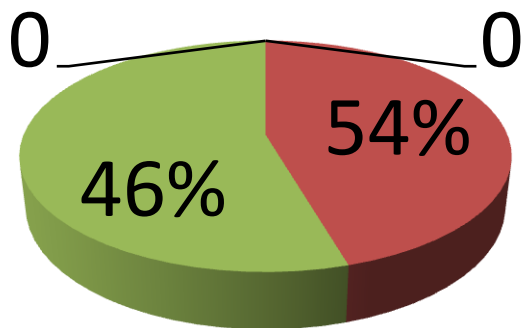
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetics item	3000	90,000	1,80,000
<b>Total Sales (A)</b>	3000	90,000	1,80,000
<b>Less. Variable Expense</b>			
Cosmetics item	2,400	72,000	8,64,000
<b>Total variable Expense (B)</b>	2,400	72,000	8,64,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Transportation		2,500	30,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>10,000</b>	<b>1,20,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,000</b>	<b>96,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Paste	100	55	5,500	-	-	-	5,500
Sope	100	30	3000	200	30	6,000	9,000
Powder	50	45	2,200	100	45	4,500	6,700
Faceoash	60	62	3,720	100	62	6,200	9,920
Snow	200	65	13,000	200	65	13,000	26,000
Oill	100	85	12,750	200	85	17,000	29750
Parfium	40	120	4,800	-	-	-	4,800
Emitashan Item	-	-	10,000	-	-	-	10,000
Etc	-	-	30,000	-	-	3,300	33,300
<b>Total</b>	<b>650</b>		<b>85,000</b>	<b>800</b>		<b>50,000</b>	<b>1,35,000</b>

## Source of Finance



- Entrepreneur's Contribution 125,000
- Investor's Investment 150,000
- Total 275,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Cosmetics item	4,500	1,35,000	16,20,000	17,01,000
<b>Total Sales (A)</b>	4,500	1,35,000	16,20,000	17,01,000
<b>Less. Variable Expense</b>				
Cosmetics item	3,600	1,08,000	12,96,000	13,60,800
<b>Total variable Expense (B)</b>	3,600	1,08,000	12,96,000	13,60,800
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>3,24,000</b>	<b>3,40,200</b>
<b>Less. Fixed Expense</b>				
Rent		1,500	18,000	18,000
Electricity Bill		400	4,800	5,000
Mobile Bill		500	6,000	6,500
Transportation		3,000	36,000	40,000
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		600	7,200	7,500
<b>Non Cash Item</b>				
Depreciation		0	0	0
<b>Total Fixed Cost</b>		<b>11,000</b>	<b>1,32,000</b>	<b>1,37,000</b>
<b>Net Profit (E) [C-D]</b>		<b>16,000</b>	<b>1,92,000</b>	<b>2,03,200</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,92,000	2,03,200
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		1,62,000
	<b>Total Cash Inflow</b>	<b>2,42,000</b>	<b>3,65,200</b>
<b>2</b>	<b>Cash Outflow</b>		
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
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,62,000</b>	<b>3,35,200</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 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





Man standing in the shop.

Lipgel

MATADOR Pin-Point

MINI TA2

ব্রহ্মদেব মেয়ে





বহাট অন্তর্গত ওয়ার্ড নং ০৩ ..... হোল্ডিং নং ১

স্থান ~~কেশবহাট বাজার~~ ব্যবসার

মেসার্স ~~মা খোব~~

মোঃ খান্নিলু বহমান

মাতা/স্বামী মৃতঃ জামিম উদ্দিন

র ~~গোড়া~~ উপজেলা মোহি

দান করা হল।

ফি

ইসেল ফি টাকা= ২৫০



# FAMILY PICTURE

