

## Proposed NU Business Name: **MAA BABAR DOA STORE**



Project identification and prepared by: MD. Kajem Uddin,  
Bason Unit, Dhaka

Project verified by: MD. Rofiquel Islam



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MAKSUDUL KABIR MANIK</b>
Age	:	28-06-1987 (28 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Teli Para, P.O: Chandona , P.S: Gazipur Sadar 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	:	<b>MORSHEDA BEGUM</b>
(iii) Father's name	:	<b>MD. SAIFUL ISLAM</b>
(iv) GB member's info	:	Branch: Bason, Centre # 62 (Female), Member ID: 4596/1, Group No: 04 Member since: 15-06-2011 (4 Years) First loan: BDT 10,000 /-
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT 10,000
(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	:	02 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-098809
Mother's Contact No.	:	01915-095871
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MORSHEDA BEGUM joined Grameen Bank since 4 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAA BABAR DOA STORE</b>
Location	:	T&T Mor, Teli Para, Gazipur.
Total Investment in BDT	:	BDT 3,90,000/-
Financing	:	Self BDT 2,40,000/- (from existing business) 62% Required Investment BDT 1,50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Bottle, Plastic, Iron, Tin, Silver, Aluminum, Cooper etc etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing two employee.</li> <li>▪After getting equity fund two employee will be appointed.</li> <li>▪The shop rented.</li> <li>▪Collects goods from Tongi, Board Bazaar.</li> <li>▪Agreed grace period is 4 months.</li> </ul>

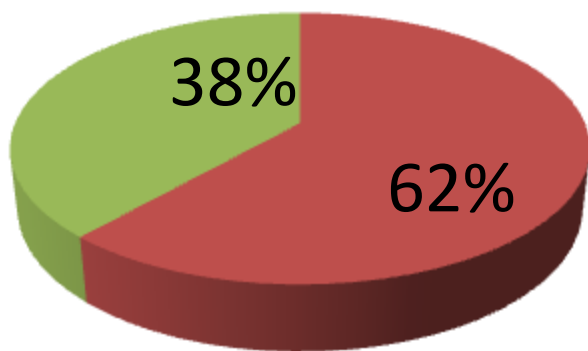
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Scrap goods	3,500	105,000	1,260,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>			
Scrap goods	2,800	84,000	1,008,000
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,500	30,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		300	3,600
Generator Bill		200	2,400
Salary (staff)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>12,800</b>	<b>153,600</b>
<b>Net Profit (E) [C-D]</b>		<b>8,200</b>	<b>98,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bottle	55,000	30,000	85,000
Plastic	45,000	45,000	90,000
Iron	50,000	25,000	75,000
Tin	15,000	15,000	30,000
Silver	5,000	0	5,000
Aluminum	15,000	0	15,000
Cooper	39,600	17,500	57,100
Brass	15,400	17,500	32,900
<b>Total</b>	<b>240,000</b>	<b>150,000</b>	<b>390,000</b>

## Source of Finance



- Entrepreneur's Contribution 240,000
- Investor's Investment 150,000
- Total 390,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Scrap goods	5,500	165,000	1,980,000	2,079,000
<b>Total Sales (A)</b>	<b>5,500</b>	<b>165,000</b>	<b>1,980,000</b>	<b>2,079,000</b>
<b>Less. Variable Expense</b>				
Scrap goods	4,400	132,000	1,584,000	1,663,200
<b>Total variable Expense (B)</b>	<b>4,400</b>	<b>132,000</b>	<b>1,584,000</b>	<b>1,663,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,100</b>	<b>33,000</b>	<b>396,000</b>	<b>415,800</b>
<b>Less. Fixed Expense</b>				
Rent		2,500	30,000	30,000
Electricity Bill		500	6,000	7,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		300	3,600	4,000
Generator Bill		200	2,400	2,400
Salary (staff)		8,000	96,000	96,000
<b>Total Fixed Cost</b>		<b>16,900</b>	<b>202,800</b>	<b>204,900</b>
<b>Net Profit (E) [C-D]</b>		<b>16,100</b>	<b>193,200</b>	<b>210,900</b>
<b>Investment Payback</b>			<b>90,000</b>	<b>90,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	193,200	210,900
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		103,200
	<b>Total Cash Inflow</b>	<b>343,200</b>	<b>314,100</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	<b>Total Cash Outflow</b>	<b>240,000</b>	<b>90,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>103,200</b>	<b>224,100</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:04  
Experience & Skill : 4 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

































ত বইয়ের মূল্য : ৭ (সাত) টাকা মাত্র"

কম  
বং  
ছে  
ও  
স  
শ  
ত  
ত  
মা



গ্রামীণ ব্যাংক  
বাসন্ত গাজীপুর শাখা শাখা

সহজ ঋণের পাশ বই

নাম

(মোহাম্মদ)

৪৮২৬/১



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



২৩১০

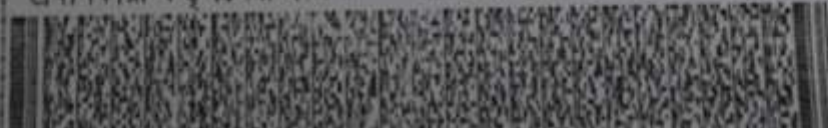
নাম: মাকসুদুল কবির মানিক  
Name: MAKSUDUL KABIR MANIK  
পিতা: মোঃ সাইফুল ইসলাম  
মাতা: নোরশেদ বেগম  
Date of Birth: 28 Jun 1987  
ID NO: 3313023994836

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত এবং  
কোথাও পাওয়া গেলে নিকটস্থ পো. অফিসের মাধ্যমে ফেরত আনতে অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাজা: ডেবী পাড়া, ডেবী পাড়া, ডাকঘর: চান্দনা - ১৭০২, গাজীপুর  
সদর, গাজীপুর

*Signature*

প্রদানকারী কর্তৃপক্ষের দ্বারা প্রদানের তারিখ: ০৫/০৯/২০০৮



# FAMILY PICTURE

