

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



Project identification and prepared by: Md. Kazem Uddin ,
Bashon Unit, Gazipur
Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. DELOWAR HOSSEN
Age	:	28-12-1982 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	4 Daughters
No. of siblings:	:	3 Brothers
Address	:	Vill: Kunia P.O: National University ; P.S: Gazipur Shadar 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	:	MST. HALIMA BEGUM
(iii) Father's name	:	LATE. ABDUL KASHEM
(iv) GB member's info	:	Branch: Gasha , Centre # 53 (Female), Member ID:5094/3, Group No: 02 Member since: 20-05-2009 (7 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 20,000/-Outstanding loan: 19,120
(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	:	10 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.	:	01681605103
Family's Contact No.	:	01988853282
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HALIMA BEGUM joined Grameen Bank since 7 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA GENERAL STORE
Location	:	Kunia, Gazipur
Total Investment in BDT	:	BDT 2,25,000/-
Financing	:	Self BDT 1,25,000/- (from existing business) 56% Required Investment BDT 1,00,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,Oil,Soap,Soft drinks,Biscut,Chanacur,Milk,Nuduls,Koil etc.▪Average 13% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪ Entrepreneur is owner of the shop.▪Collects goods from Board bazaar .▪Agreed grace period is 3 months.

Existing Business (BDT)

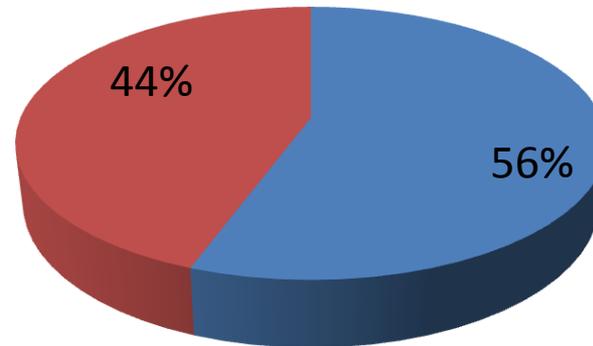
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	4,000	1,20,000	14,40,000
Total Sales (A)	4,000	1,20,000	14,40,000
Less. Variable Expense			
Grocery Item	3,480	1,04,400	12,52,800
Total variable Expense (B)	3,480	1,04,400	12,52,800
Contribution Margin (CM) [C=(A-B)]	520	15,600	1,87,200
Less. Fixed Expense			
Rent		-	-
Electricity Bill		400	4,800
Mobile Bill		200	2,400
Salary (self)		6,000	72,000
Transportation		300	3,600
Entertainment		300	3,600
Genarator		150	1,800
Total fixed Cost (D)		7,350	88,200
Net Profit (E) [C-D]		8,250	99,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice,Oil,Soap	55,000	50,000	1,05,000
Soft drinks,Biscut,Chanacur	50,000	30,000	80,000
Milk,Nuduls,Koil etc .	20,000	20,000	40,000
Total :	1,25,000	1,00,000	2,25,000

Source of Finance

- Entrepreneur Contribution=125000
- Investors Investment=100000
- Total=225000
-



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	5,500	1,65,000	19,80,000	20,79,000
Total Sales (A)	5,500	1,65,000	19,80,000	20,79,000
Less. Variable Expense				
Grocery Item	4,785	1,43,550	17,22,600	18,08,730
Total variable Expense (B)	4,785	1,43,550	17,22,600	18,08,730
Contribution Margin (CM) [C=(A-B)]	715	21,450	2,57,400	2,70,270
Less. Fixed Expense				
Rent		-	-	-
Electricity Bill		400	4,800	5,000
Mobile Bill		300	3,600	4,000
Salary (self)		6,000	72,000	72,000
Transportation		800	9,600	10,000
Entertainment		300	3,600	3,600
Genarator		150	1,800	2,000
Total Fixed Cost		7,950	95,400	96,600
Net Profit (E) [C-D]		13,500	1,62,000	1,73,670
Investment Payback			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>
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	1,62,000	1,73,670
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,02,000
	Total Cash Inflow	2,62,000	2,75,670
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	1,02,000	2,15,670

SWOT ANALYSIS

STRENGTH

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







মাজেনারেল ষ্টোর

শ্রোঃ মোঃ দেলোয়ার হোসেন
মোবাঃ ০১৬৮১-৬০৫১০৩
রূপমিয়া সুপার মার্কেট, কুদিয়া
হাঙ্গরা মাদরাসা রোড
জাতীয় বিশ্ববিদ্যালয়, গাজীপুর সিটি।

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স্বাক্ষর

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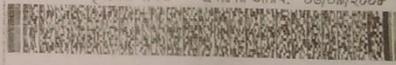
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ দেলোয়ার হোসেন
Name: MD. DELOWAR HOSSEN
পিতা: মৃত আঃ কশেম
মাতা: মোসাঃ হালিমা বেগম
Date of Birth: 28 Dec 1982
ID NO: 3313031814396

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী হারিয়ে অথবা
কোনও কারণে হারিয়ে গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/সড়ক: কুনিয়া গাছ, কুনিয়া, ডাকঘর: জাতীয় বিশ্ববিদ্যালয় - ১৭০৪,
গাজীপুর সদর, গাজীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৬/০৯/২০০৮



FAMILY PICTURE

