

Proposed NU Business Name: **BABA MAYER DUA STORE**



Project identification and prepared by: MD. Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD Mujaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ARIF MONDOL
Age	:	07-09-1986 (30 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brothers & 1 Sister
Address	:	Vill: Dimshohor Noyapara, P.O: Dupchachia, P.S: Dupchachia, Dist: Bogra
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc..	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> MOST. OLEDA BEGUM MD DILBOR HOSSAIN MONDOL Branch: Gobindopur, Dupchachia, Centre # 29(Female), Member ID: 2816; Group No:05 Member since: 15-04-1991 (26 Years) First loan: - 2000 taka. Outstanding loan: Nil Father No No 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	:	1 years. He has no training.
Other Own/Family Sources of Income	:	Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-757145
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. OLEDA BEGUM joined Grameen Bank since 26 years ago. At first she took 2000- taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture & house development.

Proposed Nobin Udyokta Business Info

Business Name	:	BABA MAYER DUA STORE
Location	:	Dimshohor, Dupchachia
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 45,000/- (from existing business) 47% Required Investment BDT 50,000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10.ft= 100 square ft
Security of the shop	:	BDT 3,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Grocery item.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Dupchachia, Bogra.▪Agreed grace period is 3 months.

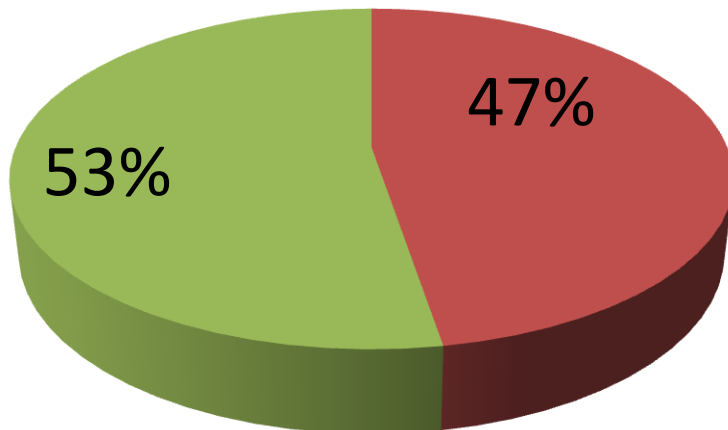
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Grocery Item	1,440	43,200	518,400
Total variable Expense (B)	1,440	43,200	518,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		150	1,800
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		300	3,600
Transportation		500	6,000
Total fixed Cost (D)		6,750	81,000
Net Profit (E) [C-D]		4,050	48,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drinks	5,000	5,000	10,000
Rice, Bran, Pulse, Oil	10,000	25,000	35,000
Biscuit, Chanachur, Chocolate, Chips	10,000	7,500	17,500
Soap, Washing Powder	10,000	7,500	17,500
Coil, Saline, Noddles, Betel leaf etc	10,000	5,000	15,000
Total	45,000	50,000	95,000

Source of Finance



■ Entrepreneur's Contribution 45,000

■ Investor's Investment 50,000

■ Total 95,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	2,600	78,000	936,000	982,800
Total Sales (A)	2,600	78,000	936,000	982,800
Less. Variable Expense				
Grocery Item	2,080	62,400	748,800	786,240
Total variable Expense (B)	2,080	62,400	748,800	786,240
Contribution Margin (CM) [C=(A-B)]	520	15,600	187,200	196,560
Less. Fixed Expense				
Rent		500	6,000	6,000
Electricity Bill		150	1,800	2,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Entertainment		300	3,600	4,000
Transportation		800	9,600	10,500
Total Fixed Cost		7,150	85,800	88,000
Net Profit (E) [C-D]		8,450	101,400	108,560
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	101,400	108,560
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		71,400
	Total Cash Inflow	151,400	179,960
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	80,000	30,000
3	Net Cash Surplus	71,400	149,960

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 1 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







MARCEL



FAMILY PICTURE

