

Proposed NU Business Name: **MA STORE**



Project identification and prepared by: Md. Forhad Hosen,
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. IKBAL KHAN
Age	:	20-06-1995 (19 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brothers & 2 Sisters
Address	:	Vill: PAHARPUR, P.O: Ghonapara, P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SURIA BEGUM
(iii) Father's name	:	ROTON KHAN
(iv) GB member's info	:	Branch: lawhati, Centre # 10(Female), Member ID: 1621, Group No: 04 Member since: 16-10-2006(10Years) First loan: BDT 2,000 Existing Loan: NIL
Further Information:		
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01742117459
Mother's Contact No.	:	01626761257
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SURIA BEGUM joined Grameen Bank since 10 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA STORE
Location	:	Paharpur, delduar, Tangail
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 80,000/--(from existing business) % Required Investment BDT 70,000/--(as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 12ft= 180 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; Grocery Item etc. ▪Average 10% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. ▪Collects goods from Tangail. ▪Agreed grace period is 3 months.

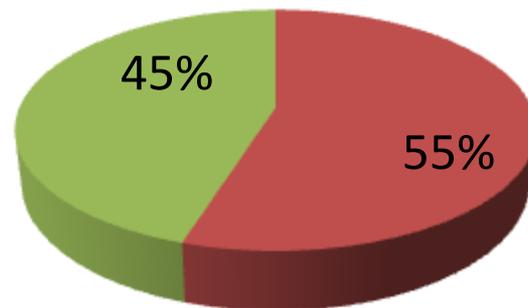
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mosquito net	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Mosquito net	2975	89250	1071000
Total variable Expense (B)	2,975	89250	1071000
Contribution Margin (CM) [C=(A-B)]	525	15750	189000
Less Variable Expense			
Rent		1,200	14400
Electricity bill		400	4800
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		150	1800
Mobile bill		100	1200
Total fixed cost (D)		8,150	97800
Net Profit (E)= [C-D]		7,600	91200

Investment Breakdown

Particulars	Existing	Proposed	Total
Roughage	15,000	0	15000
Sugar,Palse,Chira,	15,000	40,000	55000
Flour,Powder,Semai	15,000	20,000	35000
Cosmetics & others	40,000	10,000	50000
	85,000	70,000	155000

Source of Finance



- Entrepreneur's Contribution 85,000
- Investor's Investment 70,000
- Total 155,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mosquito net	5100	153000	1836000	1927800
Total Sales (A)	5100	153000	1836000	1927800
Less Variable Expense				
Mosquito net	4335	130050	1560600	1638630
Item				
Total variable Expense (B)	4,335	130050	1560600	1638630
Contribution Margin (CM) [C=(A-B)]	765	22950	275400	289170
Less Variable Expense				
Rent		1,200	14400	14,400
Electricity bill		600	7200	7400
Transportation		1,300	15,600	16,000
Salary (self)		5000	60000	60000
Entertainment		300	3600	7400
Guard		150	1800	1800
Mobile bill		150	1800	2000
Total fixed cost (D)		8,550	102,600	107,200
Net Profit (E)= [C-D]		14400	172800	181,970
Investment Payback			60,000	60,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	172,800	181,970
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		112,800
	Total Cash Inflow	272800	294770
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	112,800	234770

SWOT ANALYSIS

STRENGTH

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















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FAMILY PICTURE

