

Proposed NU Business Name: MA BABAR DOA STORE



Project identification and prepared by: Md Nurul Islam,
Tangail Sadar, Tangail

Project verified by: MD Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ALAMGIR HOSSAIN
Age	:	12-01-1983 (33 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1Son 1 Daughter
No. of siblings:	:	2 Brothers 4 Sisters
Address	:	Vill: Boroshila, P.O: Shibpur ,P.S: Tangail 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	:	LATE FUL KHATUN
(iii) Father's name	:	LATE AJMAT ALI
(iv) GB member's info	:	Branch: Gala, Tangail, Centre # 11 (Female), Member ID: 1402, Group No:03 Member since: 04-05-1992 to 20-07-2001 (08 Years) First loan: BDT 2000
Further Information:		Existing Loan: , Outstanding loan: Nil
(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	:	05 years experience in running business. Own business 05 Years He has training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01757-972163
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Tangai Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE FUL KHATUN joined Grameen Bank since 08 years ago. At first she took taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABAR DOA STORE
Location	:	
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 200000/- (from existing business) 67% Required Investment BDT 1000,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10ft= 150 square ft
Security of the shop	:	BDT 10000
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Groceries items▪ Average 15% gain on sale.▪ The business is operating by entrepreneur. Existing no employee.▪ 01 will be appointed after getting equity fund.▪ The shop is rented..▪ Collects goods from Tangail▪ Agreed grace period is 3 months.

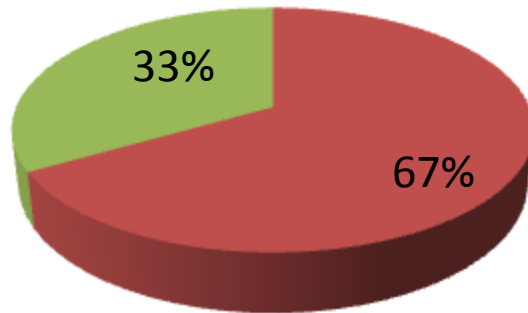
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Groceries items	3800	114000	1368000
Total Sales (A)	3800	114000	1368000
Less Variable Expense			
Groceries items	3230	96900	1162800
Total variable Expense (B)	3,230	96900	1162800
Contribution Margin (CM) [C=(A-B)]	570	17100	205200
Less Variable Expense			
Rent		700	8400
Electricity bill		200	2400
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		100	1200
Mobile bill		500	6000
Total fixed cost (D)		8,800	105600
Net Profit (E)= [C-D]		8,300	99600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	10	150	1,500	15	1,500	22,500	24,000
Pulse	50	500	25,000	101	500	50,500	75,500
Oil	43	95	4,085	100	50	5,000	9,085
Sopa	300	50	15,000	0	0	0	15,000
Soyabin oil	3	14500	43,500			0	43,500
Chips	50	20	1,000	0	0	0	1,000
Others	0	0	30,000	0	0	22,000	52,000
Soft drinks	0	0	80,000		0	0	80,000
Total		15315	200,000	216	0	100,000	300,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Groceries items	5600	168000	2016000	2116800
Total Sales (A)	5600	168000	2016000	2116800
Less Variable Expense				
Groceries items	4760	142800	1713600	1799280
Total variable Expense (B)	4,760	142800	1713600	1799280
Contribution Margin (CM) [C=(A-B)	840	25200	302400	317520
Less Variable Expense				
Rent		700	8,400	8,400
Electricity bill		400	4800	5200
Transportation		2,300	27600	28,000
Salary (self)		5000	60000	60000
Entertainment		300	3600	3600
Guard		100	1200	1200
Mobile bill		550	6600	6700
Total fixed cost (D)		9,250	111000	111,900
Net Profit (E)= [C-D]		15950	191400	205,620
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	191,400	205,620
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		131,400
	Total Cash Inflow	291400	337020
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	131,400	277020

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :08 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

























BOSS





মাস্টার চেয়ারম্যান
পদপ্রার্থী



ড. মোঃ জাহাঙ্গীর হোসেন

স্বাক্ষরিত

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FAMILY PICTURE