

Proposed NU Business Name: **MA 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 | : | Rafiqul Islam |
| Age | : | 03-01-1989 (27 Years) |
| Education, till to date | : | HSC |
| Marital status | : | Unmarried |
| Children | : | Nil |
| No. of siblings: | : | 2 Brothers 1 Sister |
| 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 | : | SOKHINA BEGUM |
| (iii) Father's name | : | SOBHAN MIA |
| (iv) GB member's info | : | Branch: Gala, Tangail, Centre # 11 (Female), Member ID: 1309/1, Group No:02 Member since: 03-01-1995 (21 Years) First loan: BDT 5000 |
| Further Information: | | Existing Loan: BDT 36000, 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 | : | 08 years experience in running business. Own business 08 Years He has training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01920-169638 |
| Mother's Contact No. | : | 01750-934040 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd Tangai Sadar Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKHINA BEGUM joined Grameen Bank since 07 years ago. At first she took 5000 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 | : | Boroshila, Shibpur |
| Total Investment in BDT | : | BDT 80,000/- |
| Financing | : | Self BDT 30000/-(from existing business) 38% Required Investment BDT 50,000/-(as equity) 63% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 7ft x 5ft= 35 square ft |
| Security of the shop | : | Nil |
| 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 noemployee.▪01 will be appointed after getting equity fund.▪The shop is rented..▪Collects goods from Dhaka▪Agreed grace period is 3 months. |

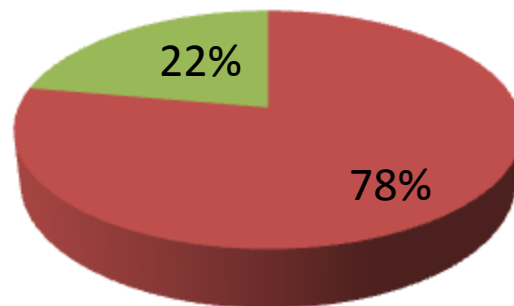
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|-------|---------|---------|
| Revenue(Sales) | | | |
| Soap, Coconut oil, body spray, Biscuit etc | 2800 | 84000 | 1008000 |
| Total Sales (A) | 2800 | 84000 | 1008000 |
| Less Variable Expense | | | |
| Soap, Coconut oil, body spray, Biscuit etc | 2380 | 71400 | 856800 |
| Total variable Expense (B) | 2,380 | 71400 | 856800 |
| Contribution Margin (CM) [C=(A-B)] | 420 | 12600 | 151200 |
| Less Variable Expense | | | |
| Electricity bill | | 200 | 2400 |
| Transportation | | 1,000 | 12000 |
| Salary (self) | | 5000 | 60000 |
| Entertainment | | 200 | 2400 |
| Mobile bill | | 200 | 2400 |
| Total fixed cost (D) | | 6,600 | 79200 |
| Net Profit (E)= [C-D] | | 6,000 | 72000 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|--------------|----------|-------------|---------------|----------|------------|---------------|----------------|
| | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed Total |
| | | | (BDT) | | | (BDT) | |
| Rice | 7 | 1400 | 9,800 | 0 | 0 | 20,000 | 29,800 |
| Soft drinks | 13 | 300 | 3,900 | 0 | 0 | 15,000 | 18,900 |
| Biscuit | 0 | 0 | 10,000 | 0 | 0 | 0 | 10,000 |
| Chips | 0 | 0 | 2,000 | 0 | 0 | 0 | 2,000 |
| Soap | 0 | 0 | 1,200 | | | 0 | 1,200 |
| Oil | 0 | 0 | 600 | 0 | 0 | 8,000 | 8,600 |
| Salain | 4 | 120 | 480 | 0 | 0 | 0 | 480 |
| Powder | 0 | 0 | 1,000 | | 0 | 0 | 1,000 |
| Others | 0 | 0 | 1,020 | | | 7,000 | 8,020 |
| Total | | 1820 | 30,000 | 0 | 0 | 50,000 | 80,000 |

Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 100,000
- Total 450,000

Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 |
|--|-------|---------|---------------|---------------|
| Revenue(Sales) | | | | |
| Soap, Coconut oil, body spray, Biscuit etc | 4200 | 126000 | 1512000 | 1587600 |
| Total Sales (A) | 4200 | 126000 | 1512000 | 1587600 |
| Less Variable Expense | | | | |
| Soap, Coconut oil, body spray, Biscuit etc | 3570 | 107100 | 1285200 | 1349460 |
| Total variable Expense (B) | 3,570 | 107100 | 1285200 | 1349460 |
| Contribution Margin (CM) [C=(A-B) | 630 | 18900 | 226800 | 238140 |
| Less Variable Expense | | | | |
| Electricity bill | | 200 | 2400 | 2600 |
| Transportation | | 1,300 | 15600 | 15,800 |
| Salary (self) | | 5000 | 60000 | 60000 |
| Entertainment | | 200 | 2400 | 2400 |
| Mobile bill | | 300 | 3600 | 3800 |
| Total fixed cost (D) | | 7,000 | 84000 | 84,600 |
| Net Profit (E)= [C-D] | | 11900 | 142800 | 153,540 |
| Investment Payback | | | 30,000 | 30,000 |

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 | 50,000 | |
| 1.2 | Net Profit | 142,800 | 153,540 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 112,800 |
| | Total Cash Inflow | 192800 | 266340 |
| 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) | 30000 | 30000 |
| | Total Cash Outflow | 80,000 | 30000 |
| 3 | Net Cash Surplus | 112,800 | 236340 |

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













বিশ্বী
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শিক্ষার জন্য
সুখপূর্ণ জীবন
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FAMILY PICTURE

