

Proposed NU Business Name: **MAER DOA STORE**



Project identification and prepared by: Aowlad Hossain  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD ALI ZINNAH</b>
Age	:	05-07-1993 ( 23 Years)
Education, till to date	:	Class X
Marital status	:	Unmarried
Children	:	NIL
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: Mirganj P.O: MM Hat ; P.S: Feni Sadare ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SALEHA KHATUN</b>
(iii) Father's name	:	<b>LATE NUR ISLAM</b>
(iv) GB member's info	:	Branch: Kalidaha, Feni, Centre # 29 (Female), Member ID: 2162, Group No: 03 Member since: 06-05-2003 to 15-09-2008 ( 05 Years) First loan: BDT 20,000/-
Further Information:		Existing loan: BDT 40000 Outstanding loan: Nil
(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	:	09 years experience in running business. 09 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-977190
Family's Contact No.	:	01830-269653
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SALEHA KHATUN** joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAER DOA STORE</b>
Location	:	Lemua Baazar, Feni
Total Investment in BDT	:	BDT 370,000/-
Financing	:	Self BDT 290,000/- (from existing business) 78% Required Investment BDT 80,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	52 ft x 13 ft= 676 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cosmetics, Biscuit, Soft drinks etc</li><li>▪Average 20% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

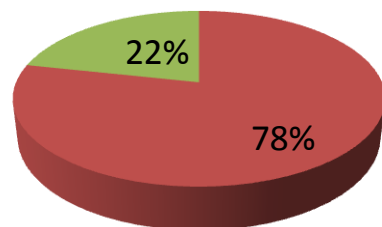
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Cosmetics, Biscuit, Soft drinks etc	3000	90000	1080000
<b>Total Sales (A)</b>	3000	90000	1080000
<b>Less Variable Expense</b>			
Cosmetics, Biscuit, Soft drinks etc	2400	72000	864000
<b>Total variable Expense (B)</b>	2,400	72000	864000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		3,000	36000
Electricity bill		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		100	1200
Generator		150	1800
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		9,350	112200
<b>Net Profit (E)= [C-D]</b>		8,650	103800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soft drinks	1	20000	20,000	10	2,000	20,000	40,000
Biscuit	1	15000	15,000	0	0	0	15,000
Cosmetics	1	40000	40,000	0	0	0	40,000
Chips	1	10000	10,000	0	0	0	10,000
Drink powder	1	15000	15,000		0	0	15,000
Milk	1	20000	20,000	0	0	0	20,000
Tea/Others	1	20000	20,000	0	0	0	20,000
Security	1	150000	150,000	0	0	0	150,000
Atta	0	0	0	18	1300	23,400	23,400
Oil	0	0	0	1	1000	1,000	1,000
Sugar			0	5	3500	17,500	17,500
Soap & biscuit			0	1	18100	18,100	18,100
<b>Total</b>	<b>8</b>	<b>0</b>	<b>290,000</b>	<b>35</b>	<b>0</b>	<b>80,000</b>	<b>370,000</b>

## Source of Finance



- Entrepreneur's Contribution 290,000
- Investor's Investment 80,000
- Total 370,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Cosmetics, Biscuit, Soft drinks etc	4300	129000	1548000	1625400
<b>Total Sales (A)</b>	4300	129000	1548000	1625400
<b>Less Variable Expense</b>				
Cosmetics, Biscuit, Soft drinks etc	3440	103200	1238400	1300320
<b>Total variable Expense (B)</b>	3,440	103200	1238400	1300320
<b>Contribution Margin (CM) [C=(A-B)</b>	860	25800	309600	325080
<b>Less Variable Expense</b>				
Rent		3,000	36000	36,000
Electricity bill		700	8400	8900
Salary (self)		5000	60000	60000
Entertainment		300	3600	3600
Guard		100	1200	1200
Generator		150	1800	1800
Mobile bill		400	4800	4900
<b>Total fixed cost (D)</b>		9,650	114,000	114,600
<b>Net Profit (E)= [C-D]</b>		16150	193800	210,480
Investment Payback			<b>48,000</b>	<b>48,000</b>



# 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	80,000	
1.2	Net Profit	193,800	210,480
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		145,800
	<b>Total Cash Inflow</b>	273800	356280
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	<b>Total Cash Outflow</b>	128,000	48000
3	<b>Net Cash Surplus</b>	145,800	308280

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures























স্বাক্ষর

প্রত্যাহন পত্র

আমি এই সার্কে প্রত্যাহন করিতেছি  
যে, ছালাইয়া মাইন, ফিল্ড নং- ২৬-১২  
আম- মীরগঞ্জ, ৩৬-৩৪৩৬, হাট, ফেনী  
উপজেলা- ফেনী সদর, জেলা- ফেনী।  
প্রাক্তন ক্রাফ্টের কলিদহ ফেনী জায়া  
একজন নিযুক্তি বাল সদস্য- ছিলেন।  
তার কেন্দ্র নং- ২৯/৪, সদস্য নং- ২৬৫২  
প্রাপনং- ০০। তিনি ১৫/০৬/০৬ সালে স্বরণে  
শ্রোণদান করিয়া এক ২৫/০৬/০৬ সালে প্রাপন  
প্রাপ করিয়া।

*[Signature]*  
স্বাক্ষর -



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

নাম: মোঃ আলী জিন্নাহ



Name: MD ALI ZINNAH

পিতা: মৃত নূর ইসলাম

মাতা: ছালেহা খাতুন

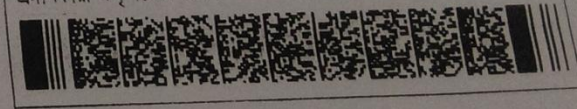
Date of Birth: ০৫ জুলাই ১৯৭৩

ID NO: 19933012951000018

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।  
ঠিকানা: বাস/বাসিন্দা: আমিন মোঃ সওদাগর বাড়ী, গ্রাম/রাস্তা: মীরগঞ্জ,  
মীরগঞ্জ, ডাকঘর: এম, এম হাট - ৩৯০০, ফেনী সদর, ফেনী

*[Signature]*  
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ৩০/১০/২০১৩



# FAMILY PICTURE

