

Proposed NU Business Name: **MA MONI GENERAL STORE**



Project identification and prepared by: Md. Ataur Rahman ,
Bashon Unit, Gazipur

Project verified by: Md. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AMINUL ISLAM
Age	:	12-02-1998(18 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers & 2 Sisters
Address	:	Vill: kolomessar ; P.O: National University ;P.S: Gazipur Shadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMENA KHATUN
(iii) Father's name	:	LATE. SHAHAZ UDDIN
(iv) GB member's info	:	Branch: Ghasa , Centre # 15 (Female), Member ID: 2520 , Group No: 07 Member since: 05-02-2007 (10Years) First loan: BDT 5,000/- Last Loan : 20,000 Outstanding loan: Nil
Further Information:		
(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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	House Rent
Entrepreneur Contact No.	:	01959397940
Family's Contact No.	:	01633522946
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA KHATUN joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow .

Proposed Nobin Udyokta Business Info

Business Name	:	MA MONI GENERAL STORE
Location	:	Bord bazzar , Gazipur
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 150,000/- (from existing business) 65% Required Investment BDT 80,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 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;Rice,Oil,Soft dring,Cosmatic Item,Bakery Item,Bikash,Load etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪The shop is Rent .▪Collects goods from Bord bazzar,Gazipur.▪Agreed grace period is 3 months.

Existing Business (BDT)

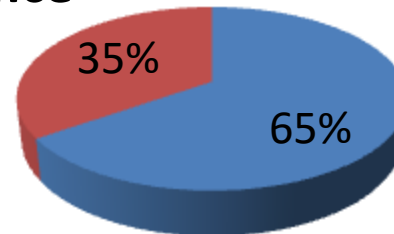
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery Item	3500	105000	1260000
	0	0	0
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Eletrics Item	2975	89250	1071000
Total variable Expense (B)	2,975	89250	1071000
Contribution Margin (CM) [C=(A-B)	525	15750	189000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		100	1200
Bank charge		0	0
Mobile bill		150	1800
Total fixed cost (D)		8,100	97200
Net Profit (E)= [C-D]		7,650	91800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
	0	0	0	0	400	0	0
Rice	10	2000	20,000	15	2,000	30,000	50,000
Oil	40	85	3,400	50	85	4,250	7,650
Dal	3	5400	16,200	5	5,400	27,000	43,200
Suger	1	3200	3,200	0	90	0	3,200
Salt	5	600	3,000	0	1	0	3,000
Cosmetice	225	75	16,875	140	75	10,500	27,375
Electric Item	1	5000	5,000	0	20,000	0	5,000
lcc Crime	1	10000	10,000	0	400	0	10,000
Bakery Item	1	8000	8,000	0	30,000	0	8,000
Soft dring	15	750	11,250	0	10,000	0	11,250
Soap,Mosla,Potato,Washing power etc.	1	20000	20,000	0	7,300	0	20,000
others	1	33075	33,075	1	8,250	8,250	41,325
	0	0	0	0	0	0	0
Total	304	0	150,000	211	0	80,000	230,000

Source of Finance

- Entrepreneur Contribution=150000
- Investors Investment=80000
- Total=230000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less Variable Expense			0		
Grocery	4250	127500	1530000	1606500	1686825
			0		
Total variable Expense (B)	4,250	127500	1530000	1606500	1686825
Contribution Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Variable Expense			0		
Rent		2,000	24000	24,000	24000
Electricity bill		200	2400	2900	3400
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		100	1200	1200	1200
Bank charge		0	0	0	0
Mobile bill		200	2400	2500	2600
Total fixed cost (D)		8,200	97,200	98,300	99400
Net Profit (E)= [C-D]		14300	171600	185,200	198275
Investment Payback			32,000	32,000	32,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	171600	185,200	198275
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		139,600	292800
	Total Cash Inflow	251600	324800	491075
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)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	139,600	292800	459075

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1others:0
Experience & Skill : 5 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















মা মণি জেনারেল স্টো

ই নম্বর - 14603

গাজীপুর সিটি কর্পোরেশন

রাজস্ব বিভাগ

গাজীপুর, বাংলাদেশ

লাইসেন্স ইস্যুর বিবরণ

ওয়ার্ড নম্বর	ইস্যুর ক্রমিক নম্বর	ইস্যুর তারিখ
০৫	৩২০০	৩২/০৭/২০২০



ট্রেড লাইসেন্স
(TRADE LICEN

(সাধারণ)

