

## Proposed NU Business Name: **MA BABAR DHOYA TEE STORE**



Project identification and prepared by: MD.Majnu Hossen,  
Sherpur Unit,Bogra

Project verified by: MD. Majharul Islam



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. SHAHAKAMAL</b>
Age	:	27-04-1989 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Bather 1 Sister
Address	:	Vill:Baranjul West,P.O:Poyailgasa,P.S: Shajahanpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	<b>MOST. SHALAHA BEGUM</b>
(iv) GB member's info	:	<b>MD. HABIBUR RHAMAN</b> Branch:Garidaha,Sherpur,Centre # 60 (Female), Member ID:5606; Group No:07 Member since: 10-05-1995 (05 Years)
Further Information:		First loan: -5,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 14,000, Outstanding loan: 7,120/- : 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	:	15 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-138195
Mother's Contact No.	:	01916-890660
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SHALAHA BEGUM** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA BABAR DHOYA TEE STORE</b>
Location	:	Baranjul West para,Poyailgasa,Shajahanpur.
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 45,000/-(from existing business) 47% Required Investment BDT 50,000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	25 ft x 10 ft= 250 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Komol pani, Biscut, Chanacur, Tee,Etc.</li><li>▪Average 35% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

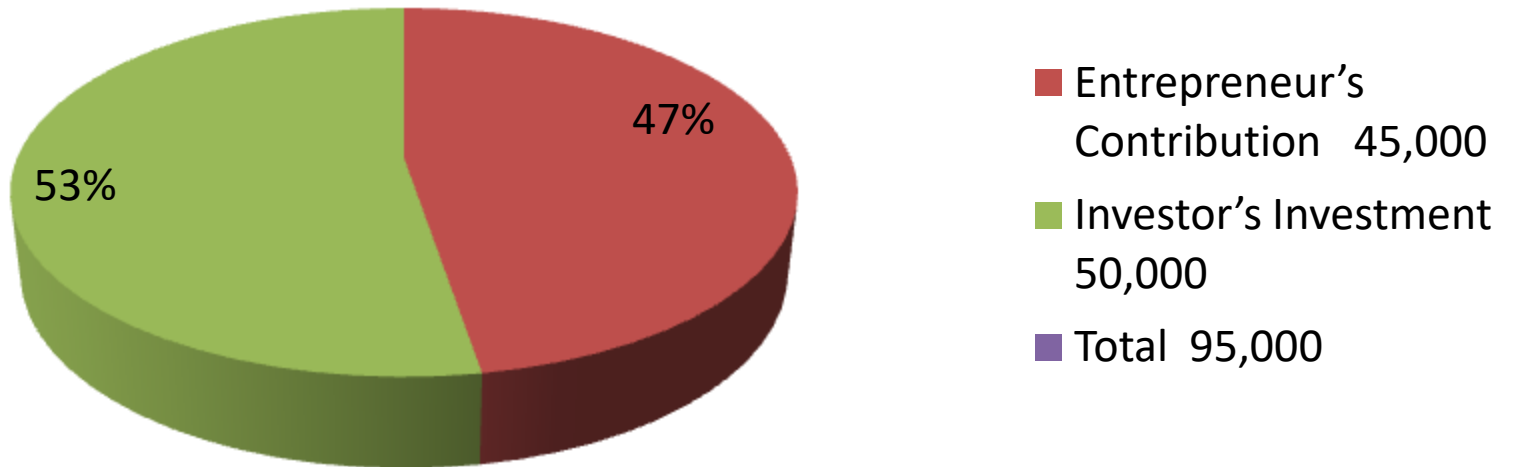
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Komol pani, Biscut, Chanacur, Tee, Etc.	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Komol pani, Biscut, Chanacur, Tee, Etc.	1,300	39,000	468,000
<b>Total variable Expense (B)</b>	<b>1,300</b>	<b>39,000</b>	<b>468,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>			
House rant		500	6,000
Electricity Bill		400	4,800
Transportation		300	3,600
Salary (self)		4,000	48,000
Entertainment		200	2,400
Guard		350	4,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,950</b>	<b>71,400</b>
<b>Net Profit (E) [C-D]</b>		<b>15,050</b>	<b>180,600</b>

## Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Komol pani	10	525	5250	20	525	10,500	15,750
Biscut	10	350	3500			10,000	13,500
Chanacur			3000	20	500	10,000	13,000
Tee			2500			7,000	9,500
Others			5750			12,500	18,250
Security			25,000				25,000
<b>Total</b>	<b>20</b>		<b>45,000</b>	<b>40</b>		<b>50,000</b>	<b>95,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Komol pani, Biscut, Chanacur, Tee,Etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>	<b>6600</b>				
Komol pani, Biscut, Chanacur, Tee,Etc.	1,950	58,500	702,000	737,100	773,955
<b>Total variable Expense (B)</b>	<b>1,950</b>	<b>58,500</b>	<b>702,000</b>	<b>737,100</b>	<b>773,955</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,050</b>	<b>31,500</b>	<b>378,000</b>	<b>396,900</b>	<b>416,745</b>
<b>Less. Fixed Expense</b>					
House rant		500	6,000	6,000	6,000
Electricity Bill		400	4,800	4,800	4,800
Transportation		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Guard		350	4,200	4,200	4,200
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>6,050</b>	<b>72,600</b>	<b>72,600</b>	<b>72,600</b>
<b>Net Profit (E) [C-D]</b>		<b>25,450</b>	<b>305,400</b>	<b>324,300</b>	<b>344,145</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	305,400	324,300	344,145
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		285,400	589,700
	<b>Total Cash Inflow</b>	<b>355,400</b>	<b>609,700</b>	<b>933,845</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>285,400</b>	<b>589,700</b>	<b>913,845</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:03 Others:0  
Experience & Skill : 15 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





























# FAMILY PICTURE

