

Proposed NU Business Name: **MA- VARITIES STORE**



Project identification and prepared by: Md. Golam Rasul,
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Project verified by: Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD BAPPY
Age	:	20-10-1989 (28 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	0 Daughter
No. of siblings:	:	2 Brother 1 Sister
Address	:	Vill: Vartacharjerbag, P.O: Ponchosar P.S: Munshiganj sadar Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Monjila Begum
(iii) Father's name	:	Abdul Jalil
(iv) GB member's info	:	Branch, Ponchosar Centre # 08 (Female), Member ID: 1574, Group No: 02 Member since: 01-02-2007 (10 Years) First loan: BDT 5,000/- Existing loan: BDT 50,000/- Outstanding loan: BDT 41,536/-
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	:	Two years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01916-775865
Mother's Contact No.	:	01867-402049
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONJILA BEGUM joined Grameen Bank since 10 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	:	MA VARITIES STORE
Location	:	Vatacharjerbag, Ponchosar, Munshiganj.
Total Investment in BDT	:	BDT 120,200/-
Financing	:	Self BDT 70,200(from existing business) 58% Required Investment BDT 50,000(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 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; , solt,sugar,drinking water, oil,juce,chips, etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing.no employee. ▪He is doing his business in renting place. ▪Collects goods from Munshiganj. ▪Agreed grace period is 3 months.

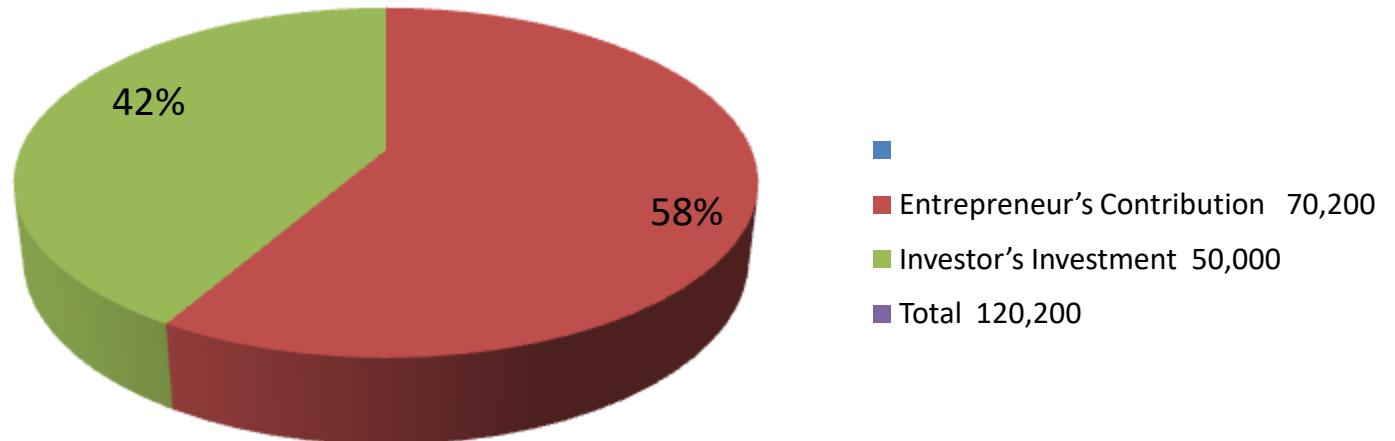
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Grocery item	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Transport		2,000	24,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		8,000	92,400
Net Profit (E) [C-D]		3,250	42,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (5*2200)	11,000	22,000	33,000
Aice cream	10,000	5,000	15,000
Daul	6,200		6,200
Chips,Ata,Oil	3,000	3,000	6,000
Cosmeties	20,000	20,000	40,000
Other	20,000		20,000
Total	70,200	50,000	120,200

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd Year	3 rd Year
Revenue (sales)					
Grocery item	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Grocery item	2,550	76,500	918,000	963,900	10,12,095
Total variable Expense (B)	2,550	76,500	918,000	963,900	10,12,095
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense			,		
Electricity Bill		400	4,800	4,800	4,800
Mobile Bill		300	3,600	3,700	3,800
Transport		2,000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Total Fixed Cost		8,000	92,400	92,500	92,600
Net Profit (E) [C-D]		5,500	69,600	77,600	86,005
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	69,600	77,600	86,005
1.3	Depreciation (Non cash item)	0		
1.4	Opening Balance of Cash Surplus		49,600	107,200
	Total Cash Inflow	119,600	127,200	193,205
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	49,600	107,200	173,205

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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









FAMILY PICTURE