

Proposed NU Business Name: **MAYER DUA GENERAL STORE**



Project identification and prepared by: Md : Aniser Rahaman,
Porshuram, Feni

Project verified by: Shushanto Byashas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABUL KASHEM
Age	:	15-09-1986 (31Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01Daughter , 01 Son
No. of siblings:	:	04 Brothers & 03 Sisters
Address	:	Vill :Chitlia P.O: Solia, P.S: Porshuram, 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	:	HAZERA KHATUN
(iii) Father's name	:	MD: HANIF
(iv) GB member's info	:	Member ID- 4534, Centre # 26 Female), Group No:03 First loan: BDT 50000/- Existing loan: BDT 25000 /- Outstanding loan: BDT - :
Further Information:	:	No
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	15 years experience in running business. He has no training
Other Own/Family Sources of Income	:	-None
Other Own/Family Sources of Liabilities	:	-None
Entrepreneur Contact No.	:	01811-355935
Family's Contact No.	:	01862-912312
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit ,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

HAZERA KHATUN joined Grameen Bank since 08 years ago. At first she took BDT 50,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

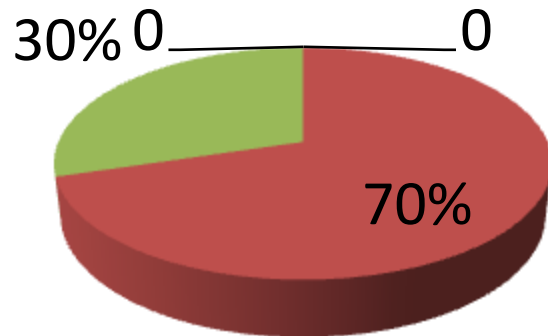
Business Name	:	MAYER DUA GENERAL STORE
Location	:	Chitlia Mosgid Market, Porshuram, Feni
Total Investment in BDT	:	BDT 168,000/-
Financing	:	Self BDT 1,18,000/- (from existing business) 70% Required Investment BDT 50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 08 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has run the business like as store▪ Gaine on sales 15%.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is rented.▪ Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	2800	84000	1008000
	0	0	0
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	2380	71400	856800
Total Variable Expense	2380	71400	856800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1000	12000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		7400	88800
Net Profit (E)= [C-D]		5200	62400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	5	2,500	12,500				12,500
Dal	2	4,200	8,400				8,400
Soap	200	55	11,000				11,000
Sugar	3	3000	9,000				9,000
Flour	2	4200	3,300				3,300
Oil	300	90	27,000				27,000
Security			15,000				15,000
Others			31,800			8,000	39,800
Partol			0	3	9000	27,000	27,000
Dieasel			0	3	5000	15,000	15,000
	512	14045	118,000	6	14,000	50,000	168,000

Source of Finance



- Entrepreneur's Contribution 118,000
- Investor's Investment 50,000

Financial Projection (BDT)				
Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	3300	99000	1188000	1247400
0	0	0	0	0
Total Sales(A)	3300	99000	1188000	1247400
Less Variable Expense (B)				
Straw, Bran, Medicine etc	2805	84150	1009800	1060290
Total Variable Expense	2805	84150	1009800	1060290
Contributon Margin (CM) [C=(A-B)]	495	14850	178200	187110
Less Fixed Expense				
Rent		1000	12000	12000
Electric Bill		500	6000	6300
Transportaion		300	3600	3780
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		300	3600	3600
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		7400	88800	89380
Net Profit (E)= [C-D]		7450	89400	93870
Investment Pay Back			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	89,400	93870
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		59400
	Total Cash Inflow	139,400	153,270
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)	30,000	30,000
	Total Cash Outflow	80000	30,000
3	Net Cash Surplus	59,400	123,270

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





ବିକାଶ ପାଇଁ
ଡାକ୍ତରୀକୃତ ଇଞ୍ଜିନିୟରିଂ
ସାହାଯ୍ୟ ପ୍ରଦାନ କରାଯାଉଛି।
ନିମ୍ନଲିଖିତ ବିଭାଗ ସହାୟକ
ନିକେଟର ବିକାଶ ଏକାଡେମୀ
ଦ୍ୱାରା କରାଯାଏ।



ଆମ ସହିତ ଯୁକ୍ତ ହୁଅନ୍ତୁ!

- 1. ଉପରୋକ୍ତ ଇଞ୍ଜିନିୟରିଂ କର୍ମସୂଚୀରେ ଉଲ୍ଲେଖ କରାଯାଇଥିବା ବିଭାଗରେ ଉପସ୍ଥାପିତ ହେବାକୁ ପଡ଼ିବ।
- 2. ଉପରୋକ୍ତ ଇଞ୍ଜିନିୟରିଂ କର୍ମସୂଚୀରେ ଉଲ୍ଲେଖ କରାଯାଇଥିବା ବିଭାଗରେ ଉପସ୍ଥାପିତ ହେବାକୁ ପଡ଼ିବ।
- 3. ଉପରୋକ୍ତ ଇଞ୍ଜିନିୟରିଂ କର୍ମସୂଚୀରେ ଉଲ୍ଲେଖ କରାଯାଇଥିବା ବିଭାଗରେ ଉପସ୍ଥାପିତ ହେବାକୁ ପଡ଼ିବ।



bKash



একটি  ভূমিক ব্যাংক প্রতিষ্ঠান

নট রিচার্জ,

-up ও

ল মানি অর্ডার

(কালেকশন ডেক বিক্রয়)

মায়ের



রবি

মাযের দোয়া জেনারেল স্টোর

চিথলিয়া মসজিদ মেইন রোড, পল্লভারান, ফেনী

জ্বলে উঠুন আপন শক্তিতে

প্রয়োজনে পাশে
বিকাশ

bKash

একটি অগ্রগতীমূলক পরিষেবা

সিম বিক্রয়
করা হয়

bKash

সেয়ারসেল

01811181161

FAMILY PICTURE

