

Proposed NU Business Name: **MA VARIETIES STORE**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Aynal Haque
Age	:	17-07-1984 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Bouthar ,P.O:Kanchkura ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mosammat Momela Khatun
(iii) Father's name	:	Late Abdul Awal Uddin
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 46 (Female), Member ID:3184 , Group No: 02 Member since: 03-06-1999 (18 Years) First loan: BDT = 2,000 /- Outstanding loan:= Nill
Further Information:		
(v) Who pays GB loan installment	:	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 & Skill Own Business and Training Info	:	14 years of business experience. 14 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01923-632019
Family's Contact No.	:	01766-931582
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mosammat Momela Khatun joined Grameen Bank since 18 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Ma Varieties Store
Location	:	Kanchkura Bazar,Uttorkhan, Dhaka
Total Investment in BDT	:	BDT 420,000/-
Financing	:	Self BDT 220,000/- (from existing business) 52% Required Investment BDT 200,000/- (as equity) 48 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	10 ft x 23 ft= 230 square ft
Security of the shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bags, Belts etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is rented .▪Collects goods from Chalk Bazar.▪Agreed grace period is 3 months.

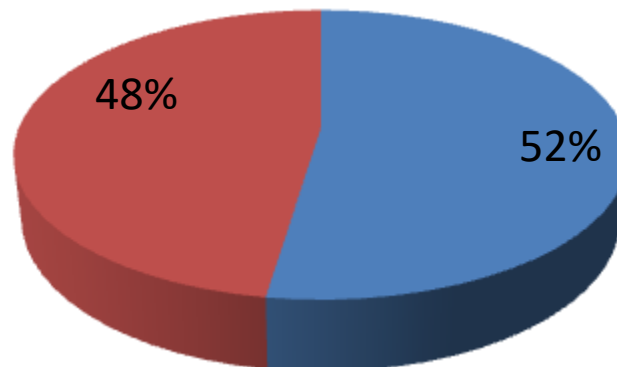
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Varaites Item	3,300	99,000	1,188,000
	0	0	0
Total Sales (A)	3,300	99,000	1,188,000
Less. Variable Expense			
Varaites Item	2,640	79,200	950,400
Total variable Expense (B)	2,640	79,200	950,400
Contribution Margin (CM) [C=(A-B)]	660	19,800	237,600
Less. Fixed Expense			
Rent		1,250	15,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		8,000	96,000
Total fixed Cost (D)		12,050	144,600
Net Profit (E) [C-D]		7,750	93,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
School Bag	50	500	25000	School Bag	30	500	15,000	40,000
Official Bag	80	400	32000	Official Bag	40	400	16,000	48,000
Travel Bag	40	200	8000	Travel Bag	20	200	4,000	12,000
Ladies Bag	75	400	30000	Ladies Bag	80	400	32,000	62,000
Market Bag	150	50	7500	Market Bag	100	50	5,000	12,500
Hand Bag	70	130	9100	Hand Bag	50	130	6,500	15,600
Money Bag	75	150	11250	Money Bag	50	150	7,500	18,750
Lages	15	2500	37500	Lages	20	2500	50,000	87,500
Belt	175	150	26250	Belt	150	150	22,500	48,750
Advanced	1	10000	10000				0	10,000
Others			23400	Others			41,500	64,900
Total			220,000				200,000	420,000

Source of Finance

■ Entrepreneur's contibution 220000 ■ Investor's Investment 200000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Varaites Item	4,300	129,000	1,548,000	1,625,400	1,706,670
0	0	0	0	0	0
Total Sales (A)	4,300	129,000	1,548,000	1,625,400	1,706,670
Less. Variable Expense					
Varaites Item	3,440	103,200	1,238,400	1,300,320	1,365,336
Total variable Expense (B)	3,440	103,200	1,238,400	1,300,320	1,365,336
Contribution Margin (CM) [C=(A-B)]	860	25,800	309,600	325,080	341,334
Less. Fixed Expense					
Rent		1,250	15,000	15,000	15,000
Electricity Bill		315	3,780	3,969	4,167
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		0	0	0	0
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		12,365	148,380	150,249	152,211
Net Profit (E) [C-D]		13,435	161,220	174,831	189,123
Investment Payback			80,000	80,000	80,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	161,220	174,831	189,123
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		81,220	176,051
	Total Cash Inflow	361,220	256,051	365,174
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	81,220	176,051	285,174

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 Years
Own Business : 14 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





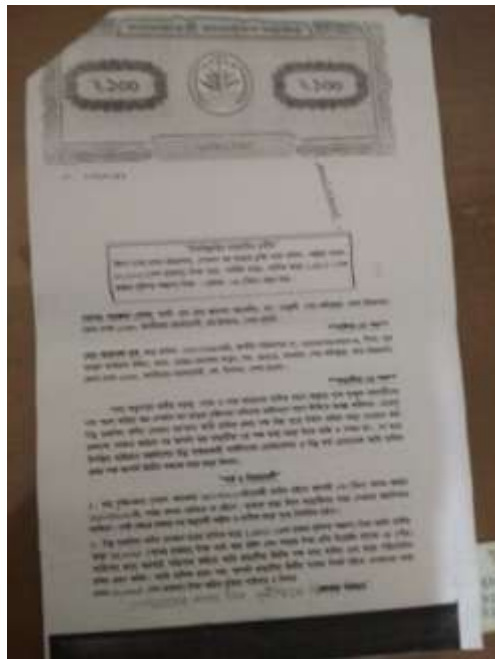














গার্মেন্টস ব্যাংক

শাখা

সহজ ক্রমে গার্মেন্টস ব্যাংক থেকে

সহজ ক্রমের পাশ বই

নাম: শ্রীমতী বেনাট

বই নং: ৩০৬৫

ক্রম নং: ১

সংখ্যা নং: ৪৫০৫

স্বাক্ষর: ৪/৫

বই উদ্বৃত্ত তারিখ: ১৫/৫/১৫

শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]

গার্মেন্টস ব্যাংক কর্তৃক প্রদত্ত সহজ ক্রমের পাশ বই, গার্মেন্টস ব্যাংক থেকে নিষ্কাশিত হইলে লোকসনে প্রাপ্ত
 কর্তৃক প্রদত্ত হইবে। অধিক তথ্যের জন্য, গার্মেন্টস ব্যাংক থেকে নিষ্কাশিত হইলে লোকসনে প্রাপ্ত
 নং ১০,০০০/- (দশ হাজার) টাকা অধিক ক্রয় করা হইলে
 গার্মেন্টস ব্যাংক, কুমিল্লা

FAMILY PICTURE

