

Proposed NU Business Name: **MA BABAR DOA STORE**



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Project verified by: Md. Mozaharul islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | Md. Azizul Haque |
| Age | : | 15-08-1988 (29 Years) |
| Education, till to date | : | Class Eight |
| Marital status | : | Married |
| Children | : | 01 Daughter |
| No. of siblings: | : | 04 Brother 02 Sister |
| Address | : | Vill: Telehata ,P.O:Sukhanpukur P.S: Gabtoli Dist: Bogra. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Most. Isa Begum |
| (iii) Father's name | : | Md. Abdul Gofur Pramanik |
| (iv) GB member's info | : | Branch: Sonarai Gabtoli Centre # 47(Female), Member ID: 10314, Group No: 02 Member since: 20-03-2007 (05Years) First loan: BDT 10,000/- |
| Further Information: | | Existing Loan: BDT 40,000/-, Outstanding loan: BDT Nill |
| (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 and Training Info | : | 07years 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. | : | 01747-818435 |
| Mother's Contact No. | : | 01778-801348 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Isa Begum joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MA BABA DOA STORE |
| Location | : | Telehata ,sukhanpukur, Gabtoli,Bogra. |
| Total Investment in BDT | : | BDT 180,000/- |
| Financing | : | Self BDT 150,000/-(from existing business) 75% Required Investment BDT 30,000/-(as equity) 25% |
| 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 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cow, Cow child etc.▪Average 7% gain on sale.▪The business is operating by entrepreneur. Existing No employee.▪None employee will be appointed.▪The shop is own▪Collects goods from Bogra Bazer.▪Agreed grace period is 3 months. |

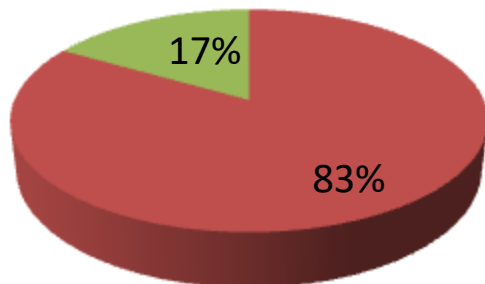
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|----------------|------------------|
| Revenue (sales) | | | |
| Grocery items | 8,000 | 240,000 | 2,880,000 |
| Total Sales (A) | 8,000 | 240,000 | 2,880,000 |
| Less. Variable Expense | | | |
| Grocery items | 7,440 | 223,200 | 2,678,400 |
| Total variable Expense (B) | 7,440 | 223,200 | 2,678,400 |
| Contribution Margin (CM) [C=(A-B)] | 560 | 16,800 | 201,600 |
| Less. Fixed Expense | | | |
| House rant | | 600 | 7,200 |
| Transportation | | 500 | 6,000 |
| Salary (self) | | 5,000 | 60,000 |
| Entertainment | | 200 | 2,400 |
| Mobile Bill | | 300 | 3,600 |
| Non cash item | | | |
| Depreciation | | 0 | 0 |
| Total fixed Cost (D) | | 6,600 | 79,200 |
| Net Profit (E) [C-D] | | 10,200 | 122,400 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------------|--------------|---------------|-----------|--------------|--------------|---------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Biscuit | 200 | 400 | 80,000 | 25 | 400 | 10,000 | 90,000 |
| Chaco chaco | 10 | 3250 | 32,500 | 2 | 3250 | 6,500 | 39,000 |
| Milk | 3 | 2000 | 6,000 | 2 | 200 | 400 | 6,400 |
| Ice loly | 5 | 1000 | 5,000 | 3 | 1000 | 3,000 | 8,000 |
| Ice pop | 6 | 800 | 4,800 | 2 | 800 | 1,600 | 6,400 |
| Juce | 4 | 400 | 1,600 | 2 | 400 | 800 | 2,400 |
| Others | 1 | 10100 | 10,100 | 1 | 7700 | 7,700 | 17,800 |
| Security | 1 | 10000 | 10,000 | 0 | 0 | 0 | 10,000 |
| Total | 230 | 27950 | 150000 | 37 | 13750 | 30000 | 180000 |

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 30,000
- **Total 180,000**

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|---------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Grocery items | 10,000 | 300,000 | 3,600,000 | 3,780,000 | 3,969,000 |
| Total Sales (A) | 10,000 | 300,000 | 3,600,000 | 3,780,000 | 3,969,000 |
| Less. Variable Expense | | | | | |
| Grocery items | 9,300 | 279,000 | 3,348,000 | 3,515,400 | 3,691,170 |
| Total variable Expense (B) | 9,300 | 279,000 | 3,348,000 | 3,515,400 | 3,691,170 |
| Contribution Margin (CM) [C=(A-B)] | 700 | 21,000 | 252,000 | 264,600 | 277,830 |
| Less. Fixed Expense | | | | | |
| House rant | | 600 | 7,200 | 7,200 | 7,200 |
| Transportation | | 500 | 6,000 | 6,000 | 6,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Entertainment | | 200 | 2,400 | 2,400 | 2,400 |
| Mobile Bill | | 300 | 3,600 | 3,600 | 3,600 |
| Non cash item | | | | | |
| Depreciation | | 0 | 0 | 0 | 0 |
| Total fixed Cost (D) | | 6,600 | 79,200 | 79,200 | 79,200 |
| Net Profit (E) [C-D] | | 14,400 | 172,800 | 185,400 | 198,630 |
| Investment Payback | | | 12,000 | 12,000 | 12,000 |

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

| | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|----------|---|----------------|----------------|----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 30,000 | | |
| 1.2 | Net Profit | 172,800 | 185,400 | 198,630 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 160,800 | 334,200 |
| | Total Cash Inflow | 202,800 | 346,200 | 532,830 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 30,000 | 0 | 0 |
| 2.2 | Payment of GB Loan | 0 | 0 | 0 |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 12,000 | 12,000 | 12,000 |
| | Total Cash Outflow | 42,000 | 12,000 | 12,000 |
| 3 | Net Cash Surplus | 160,800 | 334,200 | 520,830 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









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NOA Cookies Biscuit

Ice Lolly / Ice Pop

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Family picture

