

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

Project identification and prepared by: Wahiduzzaman,
Bashon Unit, Gazipur

Project verified by: MD. Kazimuddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ARIFUR RAHMAN
Age	:	01-01-1989 (28 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	No
No. of siblings:	:	1 Brother & 2 Sister's
Address	:	Vill: Islampur; P.O:kodda bazar;P.S: Gazipur Shadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	M/S.SHEFALI BEGUM
(iii) Father's name	:	MD. HAFIZ UDDIN
(iv) GB member's info	:	Branch: Bason , Centre # 30 (Female), Member ID: 5253/2; Group No: 03 Member since: 01-03-2007 (10Years) First loan: BDT 10,000/- Last Loan : 50,000 Outstanding loan: 30,000
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	:	04 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	House Rent
Entrepreneur Contact No.	:	01739119754
Family's Contact No.	:	01938659515
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHEFALI BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABAR DOYA STORE
Location	:	Islampur, Gazipur
Total Investment in BDT	:	BDT 3,50,000/-
Financing	:	Self BDT 200,000/- (from existing business) 57% Required Investment BDT 150,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 9 ft= 126 square ft
Security of the shop	:	15000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Rice,Oil,Soft drings,Washing Powder,Cosmatic Item,Gas Clinder etc. ▪Average 14% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪Entrepreneur is owner of the shop . ▪Collects goods from Chowrasta,Gazipur. ▪Agreed grace period is 3 months.

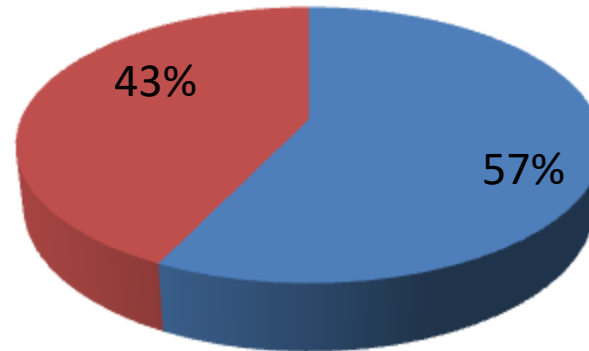
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery	4000	120000	1440000
	0	0	0
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Grocery	3440	103200	1238400
Total variable Expense (B)	3,440	103200	1238400
Contribution Margin (CM) [C=(A-B)]	560	16800	201600
Less Variable Expense			
Rent		1,500	18000
Electricity bill		500	6000
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		7,600	91200
Net Profit (E)= [C-D]		9,200	110400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	20	3000	60,000	30	3,000	90,000	150,000
Soft drings	12	750	9,000	0	40,000	0	9,000
Oil	50	110	5,500	0	20,000	0	5,500
Washing Powder	1	5000	5,000	0	40,000	0	5,000
Cosmatic Item	1	10000	10,000	1	30,000	30,000	40,000
Gas Clinder	24	2500	60,000	12	2,500	30,000	90,000
	0	100000	0	0	20,000	0	0
	0	10000	0	0	4,300	0	0
	0	20000	0	0	0	0	0
	0	100000	0	0	0	0	0
	0	0	0	0	120,000	0	0
	0	20000	0	0	5,000	0	0
	0	100000	0				
Security	1	15000	15,000	0	0	0	15,000
Others	1	35500	35,500	0	2000	0	35,500
Total	110	0	200,000	43	0	150,000	350,000

- Entrepreneur Contribution=200000
- Investors Investment=150000
- Total=350000
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Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery	5500	165000	1980000	2079000	2182950
	0	0	0	0	0
Total Sales (A)	5500	165000	1980000	2079000	2182950
Less Variable Expense			0		
Grocery	4730	141900	1702800	1787940	1877337
Grocery			0		
Total variable Expense (B)	4,730	141900	1702800	1787940	1877337
Contribution Margin (CM) [C=(A-B)]	770	23100	277200	291060	305613
Less Variable Expense			0		
Rent		1,500	36000	36,000	36000
Electricity bill		500	6000	6500	7000
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
Total fixed cost (D)		8,000	115,500	115,100	116200
Net Profit (E)= [C-D]		15100	181200	175,960	189413
Investment Payback			60,000	60,000	60,000

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

SR#	<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	150,000		
1.2	Net Profit	181200	175,960	189413
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		121,200	237160
	Total Cash Inflow	331200	297160	426573
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210,000	60000	60000
3	Net Cash Surplus	121,200	237160	366573

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1others:0
Experience & Skill : 4 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





Manufactured & Marketed by
DA Food Products Limited
Enterprise of ITC group
Hydrated Food, Bangalore, India





