

Proposed NU Business Name: **MAA BABA STORE**

Project identification and prepared by: Wahiduzzaman,
Bashon Unit, Gazipur
Project verified by: MD. Kazimuddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RUBAL SARKER
Age	:	12-04-1987 (30 Years)
Education, till to date	:	S.S.C
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	:	MST.RAHEMA BEGUM
(iii) Father's name	:	MD.SERAJ UDDIN SARKAR
(iv) GB member's info	:	Branch: Bason , Centre # 30 (Female), Member ID: 2313; Group No: 05 Member since: 01-01-2000 to 2010(10Years) First loan: BDT 5,000/- Last Loan : 30,000 Outstanding loan: 0
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	:	0 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.	:	01947939462
Family's Contact No.	:	01945847488
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.RAHEMA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MAA BABAR DOA STORE
Location	:	Islampur, Gazipur
Total Investment in BDT	:	BDT 4,20,000/-
Financing	:	Self BDT 220,000/- (from existing business) 52% Required Investment BDT 200,000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 16 ft= 256 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,Pulse,Oill,Flour,Cold drinks,Suger,Salt,Cosmatic Item 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)

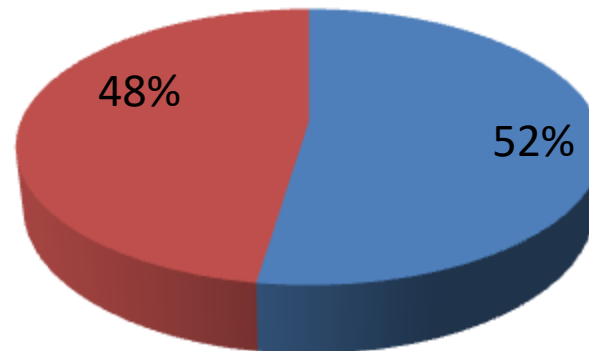
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery	5000	150000	1800000
	0	0	0
Total Sales (A)	5000	150000	1800000
Less Variable Expense			
Grocery	4500	135000	1620000
Total variable Expense (B)	4,500	135000	1620000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Variable Expense			
Rent		0	0
Electricity bill		200	2400
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		300	3600
Total fixed cost (D)		5,900	70800
Net Profit (E)= [C-D]		9,100	109200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	12	2900	34,800	12	2,900	34,800	69,600
Pulse	1	3000	3,000	1	3,000	3,000	6,000
Oill	4	16000	64,000	3	16,000	48,000	112,000
Flour	5	1000	5,000	6	1,000	6,000	11,000
Cold drinks	1	20000	20,000	1	0	0	20,000
Suger,Salt	1	5000	5,000	1	7,000	7,000	12,000
Cosmatic Item	1	60000	60,000	1	0	100,000	160,000
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Others	1	28200	28,200	1	0	1,200	29,400
	0	0	0	0	0	0	0
Scurity	1	0	0	0	0	0	0
	0	0	0	0	0	0	0
Total	27	0	220,000	26	0	200,000	420,000

Source of Finance

- Entrepreneur Contribution=220000
- Investors Investment=200000
- Total=420000
-



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery	6500	195000	2340000	2457000	2579850
		0	0	0	0
Total Sales (A)	6500	195000	2340000	2457000	2579850
Less Variable Expense			0		
Grocery	5850	175500	2106000	2211300	2321865
			0		
Total variable Expense (B)	5,850	175500	2106000	2211300	2321865
Contribution Margin (CM) [C=(A-B)	650	19500	234000	245700	257985
Less Variable Expense			0		
Rent		0		0	0
Electricity bill		200	2400	2900	3400
Transportation		250	3000	3,500	4000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		350	4200	4300	4400
Total fixed cost (D)		6,000	72,000	73,100	74200
Net Profit (E)= [C-D]		13500	162000	172,600	183785
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	200,000		
1.2	Net Profit	162000	172,600	183785
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82,000	174600
	Total Cash Inflow	362000	254600	358385
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)	80000	80000	80000
	Total Cash Outflow	280,000	80000	80000
3	Net Cash Surplus	82,000	174600	278385

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1others:0
Experience & Skill : 5 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





LOAD

g. m. m. c. h. v.

Handwritten scribbles



Load.

Tele Charge

Handwritten text in a non-Latin script, possibly Hindi or Urdu.



