Proposed NU Business Name: MAA BABA STORE



Project identification and prepared by: Shohel Mollah, Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD AJAHAR MIA		
Age	:	30-10-1984 (31 Years)		
Education, till to date	:	Class Ten		
Marital status	:	Married		
Children	:	Nil		
No. of siblings:	:	2 Brothers & 2 Sisters		
Address	:	Vill: Toknikhola P.O: Delduar P.S: Delduar Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MALEKA BEGUM AKBOR MIA Branch: Delduar, Centre # 10 (Male), Member ID: 1261/1, Group No: 02 Member since: 17-05-2005 (10 Years) First loan: 10,000 taka. Existing loan: BDT 49,964 Outstanding loan: BDT 21,370		
(v) Who pays GB loan installment	:	Father		
(vi) Mobile lady(vii) Grameen Education Loan(viii) Any other loan like GB, BRAC ASA etc	:	No No 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	••	Three years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	••	Father's income (Grocery Shop)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	•	01703-215167
Father Contact No.	:	
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Akbor Mia is a member of Grameen Bank since 10 years. At first he took 10,000 taka loan from Grameen Bank. Sajeda Begum gradually took loan from GB. Utilize loan in grocery shop. He purchase 15 decimal land and made a house.

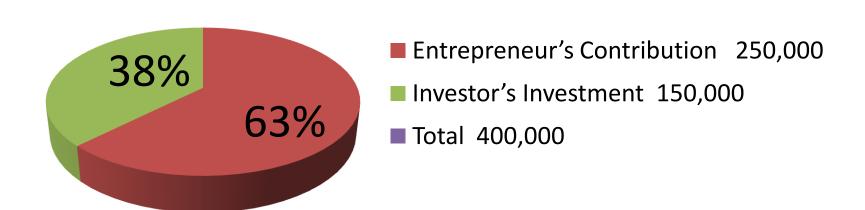
Proposed Nobin Udyokta Business Info			
Business Name	:	MAA BABA STORE	
Location	:	Delduar Bazar, Delduar, Tangail	
Total Investment in BDT	:	BDT 4,00,000	
Financing	••	Self BDT 2,50,000 (from existing business) 62% Required Investment BDT 1,50,000 (as equity) 38%	
Present salary/drawings from business (estimates)	•	: 8,000 Taka	
Proposed Salary	:	9,000 Taka	
Implementation	••	 The business is planned to be scaled up by investment in existing goods like; Chair, CD Tool, High tool, Bulky, Baby Chair, Jar, Bowl, Fry pan, Plate, Glass, Jug, Mug, Hotpot, Electric cable, Energy bulb, bulb, Multi plug etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing no employee. After getting equity fund one employee will be appointed. Collects goods from Dhaka. The shop is rented. Agreed grace period is 4 months. 	

Existing Business	(BDT)
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Particular	Daily	Monthly	Yearly
Revenue (sales)			
Chair, CD Tool, High tool, Bulky, Baby Chair, Jar,			
Bowl, Fry pan, Plate, Glass, Jug, Mug, Hotpot,			
Electric cable, Energy bulb, bulb, Multi plug etc	3,700	111,000	1,332,000
Total Sales (A)	3,700	111,000	1,332,000
Less. Variable Expense			
Chair, CD Tool, High tool, Bulky, Baby Chair, Jar,			
Bowl, Fry pan, Plate, Glass, Jug, Mug, Hotpot,			
Electric cable, Energy bulb, bulb, Multi plug etc	2,960	88,800	1,065,600
Total variable Expense (B)	2,960	88,800	1,065,600
Contribution Margin (CM) [C=(A-B)	740	22,200	266,400
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		150	1,800
Generator bill		100	1,200
Mobile Bill		300	3,600
Transportation		1,500	18,000
Salary (self)		8,000	96,000
Entertainment		300	3,600
Guard		150	1,800
Total fixed Cost (D)		11,500	138,000
Net Profit (E) [C-D)		10,700	128,400

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Chair, CD Tool, High tool, Bulky, Baby Chair etc	40,000	40,000	80,000			
Jar, Bowl, Fry pan, Plate	30,000	30,000	60,000			
Glass, Jug, Mug, Hotpot etc	20,000	30,000	50,000			
Electric cable, Energy bulb, bulb, Multi plug etc	60,000	50,000	1,10,000			
Security	1,00,000	-	1,00,000			
Total	2,50,000	1,50,000	4,00,000			

Source of Finance



Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	
Revenue (sales)				
Chair, CD Tool, High tool, Bulky, Baby Chair,				
Jar, Bowl, Fry pan, Plate, Glass, Jug, Mug,				
Hotpot, Electric cable, Energy bulb, bulb,				
Multi plug etc	6,300	189,000	2,268,000	
Total Sales (A)	6,300	189,000	2,268,000	
Less. Variable Expense				
Chair, CD Tool, High tool, Bulky, Baby Chair,				
Jar, Bowl, Fry pan, Plate, Glass, Jug, Mug,				
Hotpot, Electric cable, Energy bulb, bulb,				
Multi plug etc	5,040	151,200	1,814,400	
Total variable Expense (B)	5,040	151,200	1,814,400	
Contribution Margin (CM) [C=(A-B)	1,260	37,800	453,600	
Less. Fixed Expense				
Rent		1,000	12,000	

150

100

550

2,500

9,000

4,000

400

150

17,850

19,950

1,800

1,200

6,600

30,000

108,000

48,000

4,800

1,800

214,200

239,400

60,000

Electricity Bill

Generator bill

Transportation

Salary (self)

Salary (staff)

Guard

Entertainment

Total Fixed Cost

Investment Payback

Net Profit (E)

Mobile bill & SMS Monitoring

[C-D)

2nd Year

2,381,400

2,381,400

1,905,120

1,905,120

476,280

12,000

2,000

1,500

7,000

32,000

108,000

48,000

5,200

2,000

215,700

260,580

60,000

3rd year

2,500,470

2,500,470

2,000,376

2,000,376

500,094

12,000

2,300

1,800

7,500

34,000

108,000

48,000

5,400

2,200

219,000

281,094

60,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	239,400	260,580	281,094
1.3	Depreciation (Non cash item)		1	-
1.4	Opening Balance of Cash Surplus		179,400	379,980
	Total Cash Inflow	389,400	439,980	661,074
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	179,400	379,980	601,074

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 03 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

Local competitors;

Pictures























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FAMILY PICTURE

