Proposed NU Business Name: M/S MAA DURGA STORE



Project identification and prepared by: Md. Sirajul Islam, Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	MANIK MITRA			
Age	:	30-12-1990 (25 Years)			
Education, till to date	:	Diploma in Computer Science			
Marital status	:	Unmarried			
Children	••	N/A			
No. of siblings:	••	3 Sisters			
Address	:	Vill: Elenga, P.O: D. Elenga, P.S: Kalihati, 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 ANILA MITRA MAHADEB MITRA Branch: Elenga Kalihati, Centre # 38(Female), Member ID: 2327 Group No: 06 Member since: 10-11-2009 (6 Years) First loan:5,000 taka.			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Ioan: BDT 80,000 Outstanding Ioan: BDT 28,200 Brother in law 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	••	Eight years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income		None
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01712-706258
Mother Contact No.	:	01721-359997
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Anila Mitra Begum is a member of Grameen Bank since 6 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her son in law business.

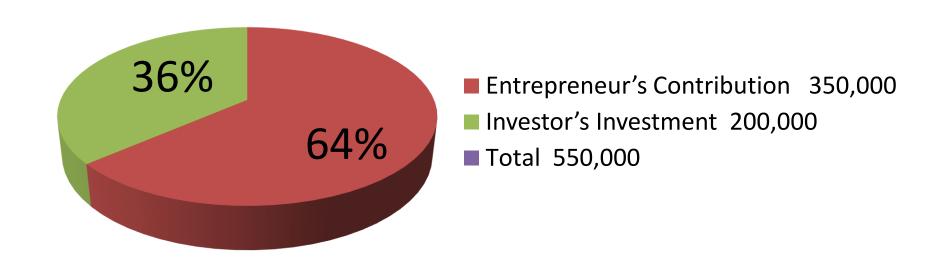
Proposed Nobin Udyokta Business Info			
Business Name	:	M/S MAA DURGA STORE	
Location	:	Elenga Bazar Road, Tangail	
Total Investment in BDT	:	BDT 5,50,000	
Financing	:	Self BDT 3,50,000 (from existing business) 64%	
		Required Investment BDT 2,00,000 (as equity) 36%	
Present salary/drawings from business (estimates)	••	BDT 7,000	
Proposed Salary	••	BDT 7,000	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Sugar, Oil, Soap, Milk, Biscuit, Chanachur, Soft drinks, Salt etc. Whole seller Average 4% gain on sales. The business is operating by entrepreneur. Existing one 	
		 employee. After getting equity fund one employee will be appointed. Collects goods from Dhaka, Tangail. Agreed grace period is 4 months. 	

Existing Business	(BDT)
--------------------------	-------

Existing Dusiness (DD1)							
Particular	Daily	Monthly	Yearly				
Revenue (sales)							
Rice, Pulse, Flour, Sugar, Oil, Soap, Milk, Biscuit,							
Chanachur, Soft drinks, Salt etc	20,000	600,000	7,200,000				
Total Sales (A)	20,000	600,000	7,200,000				
Less. Variable Expense							
Rice, Pulse, Flour, Sugar, Oil, Soap, Milk, Biscuit,							
Chanachur, Soft drinks, Salt etc	19,200	576,000	6,912,000				
Total variable Expense (B)	19,200	576,000	6,912,000				
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000				
Less. Fixed Expense							
Electricity Bill		500	6,000				
Generator Bill		300	3,600				
Mobile Bill		300	3,600				
Transportation		2,500	30,000				
Salary (self)		7,000	84,000				
Salary (staff)		4,000	48,000				
Entertainment		300	3,600				
Total fixed Cost (D)		14,900	178,800				
Net Profit (E) [C-D)		9,100	109,200				

Investment Breakdown							
Particulars	Existing	Propose d	Proposed Total				
Rice, Pulse, Flour, Sugar	1,50,000	1,00,000	2,50,000				
Oil, Soap, Milk, Biscuit	1,00,000	50,000	1,50,000				
Chanachur, Soft drinks, Salt etc	1,00,000	50,000	1,50,000				
Total	3,50,000	2,00,000	5,50,000				

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year		
Revenue (sales)							
Rice, Pulse, Flour, Sugar, Oil, Soap, Milk,							
Biscuit, Chanachur, Soft drinks, Salt etc	32,000	960,000	11,520,000	12,096,000	12,700,800		
Total Sales (A)	32,000	960,000	11,520,000	12,096,000	12,700,800		
Less. Variable Expense							
Rice, Pulse, Flour, Sugar, Oil, Soap, Milk,							
Biscuit, Chanachur, Soft drinks, Salt etc	30,720	921,600	11,059,200	11,612,160	12,192,768		
Total variable Expense (B)	30,720	921,600	11,059,200	11,612,160	12,192,768		
Contribution Margin (CM) [C=(A-B)	1,280	38,400	460,800	483,840	508,032		
Less. Fixed Expense							
Electricity Bill		500	6,000	6,500	7,000		
Generator Bill		300	3,600	4,000	4,500		
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500		
Transportation		3,500	42,000	45,000	48,000		
Salary (self)		7,000	84,000	84,000	84,000		
Salary (staff)		8,000	96,000	96,000	96,000		
Entertainment		400	4,800	5,200	5,800		
Total Fixed Cost		20,250	243,000	247,700	252,800		
Net Profit (E) [C-D)	_	18,150	217,800	236,140	255,232		
Investment Payback			80,000	80,000	80,000		

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	200,000		
1.2	Net Profit	217,800	236,140	255,232
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		137,800	293,940
	Total Cash Inflow	417,800	373,940	549,172
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	137,800	293,940	469,172

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:02

Experience & Skill: 08 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















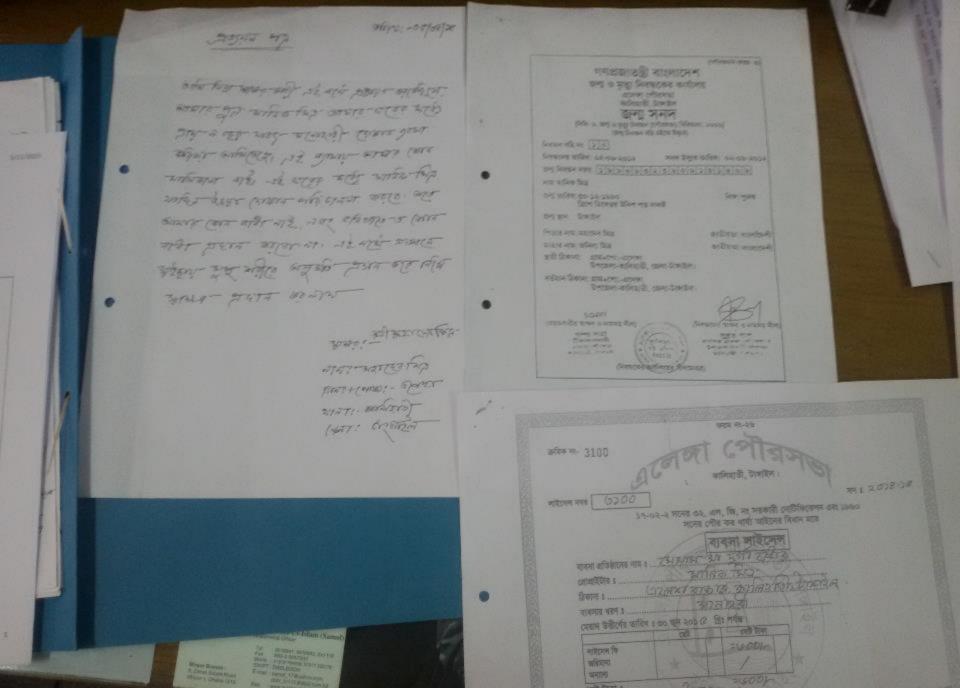








SI स्विवास MAKI LICAT 2205 BAGA 3247 100 20899 क्षक्ष 2000 9000y 28 de 300 XIONEY work asso 8008 aleya W96 oney6 grandi to Ben MOBALE



Supplier one

