#### Proposed NU Business Name: MAA BABAR DOA STORE



Project identification and prepared by: Md. Atiqur Rahman, Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



| Brief Bio of The Proposed Nobin Udyokta  |       |   |  |  |
|--|-------|---|--|--|
| Name   | :     | RAKIBUL ISLAM   |  |  |
| Age  | :     | 04-08-1988 (27 Years)   |  |  |
| Education, till to date  | •     | SSC   |  |  |
| Marital status   | •     | Married   |  |  |
| Children   | •     | 1 Son   |  |  |
| No. of siblings:   | :     | 2 Brothers  |  |  |
| Address  | :     | Vill: Fultola, P.O: F.Kuchti-1974, P.S: Elenga, Dist: Tangail   |  |  |
| Parent's and GB related Info<br>(i) Who is GB member<br>(ii) Mother's name<br>(iii) Father's name<br>(iv) GB member's info                                     |       | Mother Father<br>MOST AFROZA<br>ABDUL HALIM<br>Branch: Palima Centre # 01(Female),<br>Member ID: 3741, Group No: 05<br>Member since: 1997 (18 Years)<br>First Ioan: 2,000 taka. |  |  |
| Further Information:<br>(v) Who pays GB loan installment<br>(vi) Mobile lady<br>(vii) Grameen Education Loan<br>(viii) Any other loan like GB,<br>BRAC ASA etc | : : : | Existing Loan: BDT 55,000 Outstanding loan: BDT 36,550<br>Father<br>No<br>No<br>No  |  |  |

### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

| Present<br>Occupation(Besides own<br>business, i.e., persuading<br>further studies, other<br>business etc.) | -  | Nil   |
|---|----|---|
| Business Experiences and  | :  | Twelve years experience in running business.              |
| Training Info   | :  | He has training for <del>one year</del> .                 |
| Other Own/Family Sources of Income  |    | Father's income (Agriculture)                             |
| Other Own/Family Sources of Liabilities   | •• | None  |
| Entrepreneur Contact No.  | :  | 01759-011214  |
| Mother's Contact No.  | :  |   |
| NU Project<br>Source/Reference  | :  | Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail |

### **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

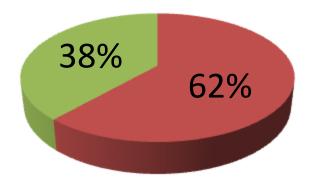
Most Firoza joined Grameen Bank since 15 years ago . At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, house development and buying goods for shop.

| Proposed Nobin Udyokta Business Info                 |   |  |  |  |
|--|---|--|--|--|
| Business Name  | : | MAA BABAR DOA STORE  |  |  |
| Location   | : | Fultola Bazar, Kalihati, Tangail.  |  |  |
| Total Investment in BDT                              | : | BDT 2,60,000   |  |  |
| Financing  | : | Self BDT 1,60,000(from existing business) 62%<br>Required Investment BDT 1,00,000(as equity) 38%   |  |  |
| Present salary/drawings<br>from business (estimates) | : | BDT 5,000  |  |  |
| Proposed Salary                                      | : | BDT 5,000  |  |  |
| Size of shop   | : | 16ft x 12 ft= 192 square ft  |  |  |
| Implementation                                       | : | <ul> <li>The business is planned to be scaled up by investment in existing goods like; Rice, Flour, Potato, Bran, Soyabin, Onion, Salt, Chili, Soap, Cosmetics, Soft Drinks, Coil, Tissue Box, Pen, Paper, Biscuit, Chanachur, etc.</li> <li>Average 15% gain on Sale.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>After getting equity, one employee will be appointed</li> <li>The shop is rented.</li> <li>Collects goods from Elenga, Ghatail.</li> <li>Agreed grace period is 4 months.</li> </ul> |  |  |

| Existing Business (BDT)                                 |       |         |         |  |
|---|-------|---------|---------|--|
| Particular  | Daily | Monthly | Yearly  |  |
| Revenue (sales)   |       |         |         |  |
| Rice, Flour, Potato, Bran, Soyabin, Onion, Salt, Chili, |       |         |         |  |
| Soap, Cosmetics, Soft Drinks, Coil, Tissue Box, Pen,    | 2,600 | 78,000  | 936,000 |  |
| Paper, Biscuit, Chanachur, etc.                         |       |         |         |  |
| Total Sales (A)   | 2,600 | 78,000  | 936,000 |  |
| Less. Variable Expense                                  |       |         |         |  |
| Rice, Flour, Potato, Bran, Soyabin, Onion, Salt, Chili, |       |         |         |  |
| Soap, Cosmetics, Soft Drinks, Coil, Tissue Box, Pen,    | 2,210 | 66,300  | 795,600 |  |
| Paper, Biscuit, Chanachur, etc.                         |       |         |         |  |
| Total variable Expense (B)                              | 2,210 | 66,300  | 795,600 |  |
| Contribution Margin (CM) [C=(A-B)                       | 390   | 11,700  | 140,400 |  |
| Less. Fixed Expense                                     |       |         |         |  |
| Rent  |       | 1,050   | 12,600  |  |
| Electricity Bill  |       | 200     | 2,400   |  |
| Mobile Bill   |       | 300     | 3,600   |  |
| Entertainment   |       | 300     | 3,600   |  |
| Transportation  |       | 1,000   | 12,000  |  |
| Salary (self)   |       | 5,000   | 60,000  |  |
| Total Fixed Cost  |       | 7,850   | 94,200  |  |
| Net Profit (E) [C-D)                                    |       | 3,850   | 46,200  |  |

| Investment Breakdown                                |          |          |                |  |  |
|---|----------|----------|----------------|--|--|
| Particulars   | Existing | Proposed | Proposed Total |  |  |
| Rice, Flour, Potato, Bran, Soyabin, Onion,          | 40,000   | 30,000   | 70,000         |  |  |
| Salt, Chili, Soap, Cosmetics, Soft Drinks,<br>Coil, | 30,000   | 30,000   | 60,000         |  |  |
| Tissue Box, Pen, Paper, Biscuit,<br>Chanachur, etc. | 50,000   | 40,000   | 90,000         |  |  |
| Security  | 40,000   | -        | 40,000         |  |  |
| Total   | 1,60,000 | 1,00,000 | 2,60,000       |  |  |

### **Source of Finance**



- Entrepreneur's Contribution 160,000
- Investor's Investment 100,000
- Total 260,000

| Financial Projection (BDT)                        |       |         |           |           |  |
|---|-------|---------|-----------|-----------|--|
| Particular  | Daily | Monthly | 1st Year  | 2nd Year  |  |
| Revenue (sales)                                   |       |         |           |           |  |
| Rice, Flour, Potato, Bran, Soyabin, Onion, Salt,  |       |         |           |           |  |
| Chili, Soap, Cosmetics, Soft Drinks, Coil, Tissue | 4,500 | 135,000 | 1,620,000 | 1,701,000 |  |
| Box, Pen, Paper, Biscuit, Chanachur, etc.         |       |         |           |           |  |
| Total Sales (A)                                   | 4,500 | 135,000 | 1,620,000 | 1,701,000 |  |
| Less. Variable Expense                            |       |         |           |           |  |
| Rice, Flour, Potato, Bran, Soyabin, Onion, Salt,  |       |         |           |           |  |
| Chili, Soap, Cosmetics, Soft Drinks, Coil, Tissue | 3,825 | 114,750 | 1,377,000 | 1,445,850 |  |
| Box, Pen, Paper, Biscuit, Chanachur, etc.         |       |         |           |           |  |
| Total variable Expense (B)                        | 3,825 | 114,750 | 1,377,000 | 1,445,850 |  |
| Contribution Margin (CM) [C=(A-B)                 | 675   | 20,250  | 243,000   | 255,150   |  |
| Less. Fixed Expense                               |       |         |           |           |  |
| Rent  |       | 1,050   | 12,600    | 12,600    |  |
| Electricity Bill                                  |       | 200     | 2,400     | 2,520     |  |
| Mobile Bill                                       |       | 550     | 6,600     | 6,930     |  |
| Entertainment                                     |       | 500     | 6,000     | 6,300     |  |
| Transportation                                    |       | 1,500   | 18,000    | 18,900    |  |
| Salary (self)                                     |       | 5,000   | 60,000    | 60,000    |  |
| Salary (Staff)                                    |       | 4,000   | 48,000    | 48,000    |  |
| Total Fixed Cost                                  |       | 12,800  | 153,600   | 161,280   |  |
| Net Profit (E) [C-D)                              |       | 7,450   | 89,400    | 93,870    |  |
| Investment Payback                                |       |         | 60,000    | 60,000    |  |

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

| SI # | Particulars                                  | Year 1<br>(BDT) | Year 2<br>(BDT) |  |
|------|--|-----------------|-----------------|--|
| 1    | Cash Inflow                                  |                 |                 |  |
| 1.1  | Investment Infusion by Investor              | 100,000         |                 |  |
| 1.2  | Net Profit                                   | 89,400          | 93,870          |  |
| 1.3  | Depreciation (Non cash item)                 |                 |                 |  |
| 1.4  | Opening Balance of Cash Surplus              |                 | 29,400          |  |
|      | Total Cash Inflow                            | 189,400         | 123,270         |  |
| 2    | Cash Outflow                                 |                 |                 |  |
| 2.1  | Purchase of Product                          | 100,000         |                 |  |
| 2.2  | Payment of GB Loan                           |                 |                 |  |
| 2.3  | Investment Pay Back (Including Ownership Tr. | 60,000          | 60,000          |  |
|      | Fee)   |                 | 00,000          |  |
|      | Total Cash Outflow                           | 160,000         | 60,000          |  |
| 3    | Net Cash Surplus                             | 29,400          | 63,270          |  |



# Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 12 Years Quality goods & services; Skill and experience;

## **W**<sub>EAKNESS</sub>

Lack of Capital/Investment

# **O**<sub>PPORTUNITIES</sub>

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

### THREATS

Theft Fire Political unrest Pictures













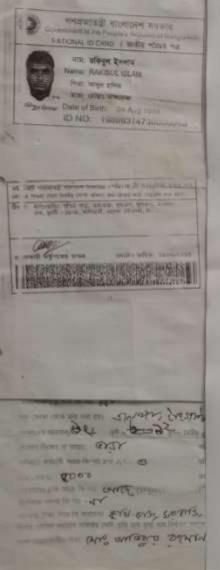


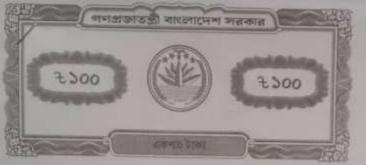












দোকান কাড়া নেওয়ার চুক্তি পত্র

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|----------------------------|------------|
| মার মাধুদ ধ্যারক মহাল      | নেয় প     |
| দিয়া- মৃত আমূল মানেক মানে | Stat-      |
| शकिन कुल्दना               | 2762       |
| E443-965                   | 11443      |
| PERMIT WORKER              | (Property) |
| mint. Diwitin (            | CONT-      |

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মানি প্রথম পারু আনার ভূপারশ্য বাজারে রাজার নেয়ার একটি সেবান জান্বা সেতেরার প্রথমের নিরে মাপনি ছিটার পারু উক্ত সোরান জান্বা নিরে ইস্কুরু হরয়ের আপনার নিরেট হইয়ে আমানত মারান ২০,০০০।/- (বিশ হাজার) টাঙা জানিম প্রথম করিয়া মানিক ২,০০০।/- (এক হাজার) আন্তা বান্বা করিয়া অন্য ইয়েয়াটি ২০/০৮/২০১৫ইং ভারিব হাঁচের আগানি ২০,০৮৮/২০২০ইং আরিব পার্লির মেটি ৫ (পিন) বহুয়ের জন্যা ভিটার পার্বকে ভান্তা নিনাম।



## **FAMILY PICTURE**

