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 (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MOST AFROZA ABDUL HALIM Branch: Palima Centre # 01(Female), Member ID: 3741, Group No: 05 Member since: 1997 (18 Years) First Ioan: 2,000 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 Loan: BDT 55,000 Outstanding loan: BDT 36,550 Father 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	:	Twelve years experience in running business.
Training Info	:	He has training for one year .
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 Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

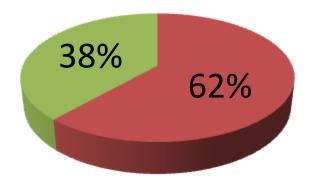
Most Firoza joined Grameen Bank since 15 years ago . At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, house development and buying goods for shop.

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% Required Investment BDT 1,00,000(as equity) 38%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	16ft x 12 ft= 192 square ft		
Implementation	:	 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. Average 15% gain on Sale. The business is operating by entrepreneur. Existing no employee. After getting equity, one employee will be appointed The shop is rented. Collects goods from Elenga, Ghatail. Agreed grace period is 4 months. 		

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, Coil,	30,000	30,000	60,000		
Tissue Box, Pen, Paper, Biscuit, 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 (BDT)	Year 2 (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_{EAKNESS}

Lack of Capital/Investment

O_{PPORTUNITIES}

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

THREATS

Theft Fire Political unrest Pictures













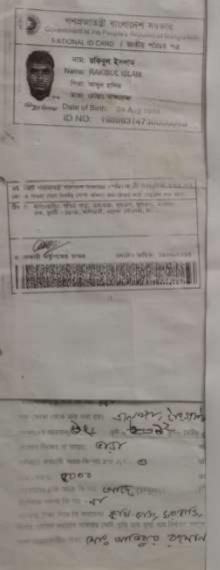


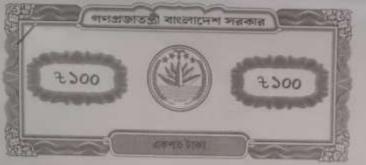












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মানি প্রথম পারু আনার ভূপারশ্য বাজারে রাজার নেয়ার একটি সেবান জান্বা সেতেরার প্রথমের নিরে মাপনি ছিটার পারু উক্ত সোরান জান্বা নিরে ইস্কুরু হরয়ের আপনার নিরেট হইয়ে আমানত মারান ২০,০০০।/- (বিশ হাজার) টাঙা জানিম প্রথম করিয়া মানিক ২,০০০।/- (এক হাজার) আন্তা 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

