

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



Project identification and prepared by: MD. Nasir,  
Bason Unit, Dhaka

Project verified by: MD. Rofiquil Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. RUBEL SARKER</b>
Age	:	12-04-1987 (28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	NIL
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Islampur, P.O: Kodda Bazar, P.S: Gazipur Sadar, 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	:	<b>MOST. RAHIMA BEGUM</b>
(iii) Father's name	:	<b>MD. SIRAJUDDIN SARKER</b>
(iv) GB member's info	:	Branch: Bason Gazipur, Centre # 30(Female), Member ID: 2313, Group No: 05 Member since: 27-06-1995 (20 Years) First loan: 3,000 taka.
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT 20,100
(v) Who pays GB loan installment	:	Father
(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	:	Three years experience in running business. He has no training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01929-339226
Mother's Contact No.	:	01945-847488
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

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

MOST. RAHIMA BEGUM joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAA BABA STORE</b>
Location	:	<del>Kedda Bazar, Gazipur.</del>
Total Investment in BDT	:	BDT 2,15,000
Financing	:	Self BDT 1,15,000(from existing business) 53% Required Investment BDT 1,00,000(as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"> <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, Biscuit, Chanachur, etc.</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪Entrepreneur is a owner of the shop.</li> <li>▪Collects goods from Chourasta.</li> <li>▪Agreed grace period is 4 months.</li> </ul>

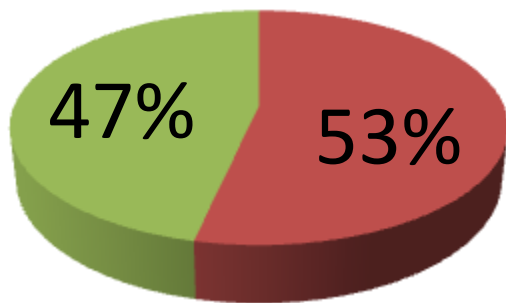
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	2,100	63,000	756,000
Flexi-load	81	2,430	29,160
<b>Total Sales (A)</b>	<b>2,181</b>	<b>65,430</b>	<b>785,160</b>
<b>Less. Variable Expense</b>			
Grocery Item	1,785	53,550	642,600
<b>Total variable Expense (B)</b>	<b>1,785</b>	<b>53,550</b>	<b>642,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>396</b>	<b>11,880</b>	<b>142,560</b>
<b>Less. Fixed Expense</b>			
Electricity bill		300	3,600
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,300</b>	<b>75,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,580</b>	<b>66,960</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (12 bag x 2,000)	24,000	40,000	64,000
Pulse (1 x 6,000)	6,000	6,000	12,000
Cosmetics	7,000	20,000	27,000
Soap (35 x 200)	7,000	-	7,000
Washing soap (100 x 700)	7,000	-	4,800
Biscuit, Chanachur, Spice, Coil, Chocolate, Soft drinks	36,000	-	5,000
Flexi-load	13,000	-	13,000
Fridge	15,000	-	15,000
Oil	-	14,400	14,400
Others	-	19,600	19,600
<b>Total</b>	<b>1,15,000</b>	<b>1,00,000</b>	<b>2,15,000</b>

## Source of Finance



- Entrepreneur's Contribution 115,000
- Investor's Investment 100,000
- Total 215,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Grocery Item	3,500	105,000	1,260,000	1,323,000
Flexi-load	81	2,430	29,160	30,618
<b>Total Sales (A)</b>	<b>3,581</b>	<b>107,430</b>	<b>1,289,160</b>	<b>1,353,618</b>
<b>Less. Variable Expense</b>				
Grocery Item	2,975	89,250	1,071,000	1,124,550
<b>Total variable Expense (B)</b>	<b>2,975</b>	<b>89,250</b>	<b>1,071,000</b>	<b>1,124,550</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>606</b>	<b>18,180</b>	<b>218,160</b>	<b>229,068</b>
<b>Less. Fixed Expense</b>				
Electricity bill		300	3,600	4,000
Mobile bill & SMS Monitoring		400	4,800	5,500
Transportation		800	9,600	10,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Entertainment		400	4,800	5,500
<b>Non Cash Item</b>				
Depreciation		250	3,000	3,000
<b>Total Fixed Cost</b>		<b>10,150</b>	<b>121,800</b>	<b>124,500</b>
<b>Net Profit (E) [C-D]</b>		<b>8,030</b>	<b>96,360</b>	<b>104,568</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	96,360	104,568
1.3	Depreciation (Non cash item)	3,000	3,000
1.4	Opening Balance of Cash Surplus		39,360
	<b>Total Cash Inflow</b>	<b>199,360</b>	<b>146,928</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>39,360</b>	<b>86,928</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 03 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;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



Handwritten text on the green door, likely in a South Asian script, possibly Odia or Bengali. The text is arranged vertically and includes characters such as 'କ୍ଷୀର' (Kshira) at the top, followed by a long string of characters, and 'କ୍ଷୀ' at the bottom.











এখানে

- FiberLoad
- i to P up
- Easy Load
- EZEE Load
- TeleCharge

সকল সার্ভিসেই ফোন করা যায়



Overimmo







এখানে

**Flexi Load**

**i' to P up'**

**Easy Load**

**EZEE Load**

**TeleCharge**

সকল মোবাইল কোল করা হয় এখানে

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ACT  
**PURE**  
Maida



Fient Load  
i' top up  
Easy Load  
EZEE Load  
TeleCharge  
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ACT  
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প্রতিশ্রুতি পত্র

তারিখ: ২-০২-২০২৪

কর্তৃপক্ষকে বহুদিন ধরে, কিন্তু সিদ্ধান্তহীন অবস্থায়  
থাকি। ইমরান হুদা নামে একজন ব্যক্তি আমার সান্নিধ্য  
করে সান্নিধ্যের কারণে তিনি মোঃ রুবাল  
সর্কার নামে মোঃ রুবাল সর্কার নামে একটি  
জাতীয় পরিচয়পত্র প্রদান করেছেন। এই জাতীয়  
পরিচয়পত্রের প্রমাণ হিসেবে এটি সত্য  
নিসন্দেহ - সত্য প্রমাণিত।

প্রতিশ্রুতি

২-০২-২০২৪

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

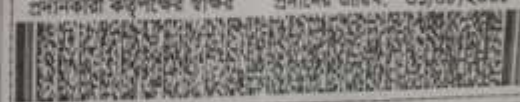


নাম: মোঃ রুবাল সর্কার  
Name: MD. RUBAL SARKER  
পিতা: মোঃ সিরাজুদ্দিন সর্কার  
মাতা: মোঃ রহিমা বেগম  
Date of Birth: 12 Apr 1987  
ID NO: 3313023786448

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। কার্যক্রম বাস্তবায়নের ক্ষেত্রে  
কোনও পক্ষের পক্ষে অন্য কারো নামে অন্য কারো নামে অন্য কারো নামে অন্য কারো নামে  
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ঠিকানা: গ্রাম/জাতি: ইসলামপুর, ইসলামপুর, ডাকঘর: কক্সবাজার - ১০৪০,  
পাটীপুর সদর, পাটীপুর

প্রদানকারী কর্মসূচির নাম: প্রদানের তারিখ: ০১/০৮/২০০৮





# FAMILY PICTURE

