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



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

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD SUMON HOSSEN	
Age	:	10-03-1996(19 Years)	
Education, till to date	:	H.S.C	
Marital status	:	UnMarried	
Children	:	Nill	
No. of siblings:	:	3Brothers & 1 Sister	
Address	:	Vill: Bashi P.O: 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  Amirjan  MD. Siraj Ali  Branch:Elenga Kalihati, Centre # 33 (Female),  Member ID: 6496, Group No: 08  Member since: 02-01-2002(14Years)  First loan: BDT 5,000/-	
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 25,000/- Outstanding loan: BDT 18,950/- 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	:	Three years experience in running business.
Training Info	:	He has Two years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nill
Entrepreneur Contact No.	:	01965-997625
Mother's Contact No.	:	01723-364162
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail.

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

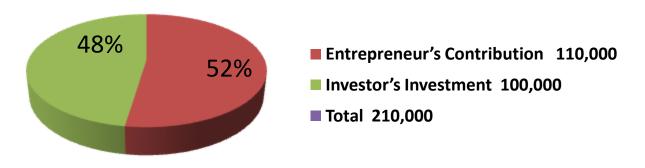
Amirjan joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing, agriculture, business and home development.

Proposed Nobin Udyokta Business Info			
Business Name	:	Maa Babar Doa Varities Store	
Location	:	Elenga Bazar, Kalihati,Tangail.	
Total Investment in BDT	:	BDT2,10,000	
Financing	:	Self BDT 110,000(from existing business) 52% Required Investment BDT 100,000(as equity) 48%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	15ft x 12 ft= 180 square ft	
Security of the shop	:	-	
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Salt, Soap, Cosmetics, Soft drinks, Coil, Biscuit, Chanachur, Lotion, Paper, Pen, Stationery etc.</li> <li>Flexiload Service too.</li> <li>Average 15% gain on sale.</li> <li>The business is operating by entrepreneur.</li> <li>The shop is rented.</li> <li>Collects goods from Tangail.</li> <li>Agreed grace period is 4 months.</li> </ul>	

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Oil,Salt, Soap, Cosmetics, Soft drinks, Coil, Biscuit, Chanachur,Lotion,Stationery etc.	2,800	84,000	1,008,000		
Flexiload	56		20,160		
Total Sales (A)	2,856	85,680			
Less. Variable Expense					
Oil,Salt, Soap, Cosmetics, Soft drinks, Coil, Biscuit,					
Chanachur,Lotion,Stationery etc.	2,380	71,400	8,56,800		
Total variable Expense (B)	2,380	71,400	8,56,800		
Contribution Margin (CM) [C=(A-B)	476	14,280	1,71,360		
Less. Fixed Expense					
Rent		1,200	14,400		
Electricity Bill		3,00	3,600		
Mobile Bill		4,00	4,800		
Transportation		4,00	4,800		
Salary (self)		5,000	60,000		
Entertainment		200	2,400		
Total fixed Cost (D)		7,500	90,000		
Net Profit (E) [C-D)		6,780	81,360		

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Soap,Salt,Chocolate,Toothpaste	15,000	00	15,000		
Dal,Lotion,Chips	10,000	00	10,000		
Soft drinks, Parashute oil, egg	10,000	00	10,000		
Stationery,.Clip Board,Shampoo	10,000	00	10,000		
Bra,Pantee,Harpik	10,000	00	15,000		
Chanachur, Cake	5,000	00	5,000		
Flexi-load	10,000				
Rack	40,000				
Photostate Mechine	00	1,00,000	1,00,000		
Total	1,10,000	1,00,000	2,10,000		

#### **Source of Finance**



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Oil,Salt, Soap, Cosmetics, Soft drinks, Coil,					
Biscuit, Chanachur, Lotion, Stationery etc.	3,800	1,14,000	13,68,000	14,36,400	
Flexi-load	84	2,520	30,240	31,752	
Total Sales (A)	3,884	1,16,520	13,98,240	14,68,152	
<b>Less. Variable Expense:</b> Oil,Salt, Soap, Cosmetics, Soft drinks, Coil, Biscuit, Chary etc.		05.000	44.62.000	12 20 010	
	3,230	96,900	11,62,800		
Total variable Expense (B)	3,230	-			
Contribution Margin (CM) [C=(A-B)	654	19620	2,35,440	2,47,212	
Less. Fixed Expense					
Rent		1200	14,400	14,400	
Electricity Bill		3,00	3,600	3,600	
Mobile Bill		5,00	6,000	6,000	
Transportation		5,00	6,000	8,000	
Salary (self)		5,000	60,000	60,000	
Entertainment		2,00	2,400	2,500	
Total Fixed Cost		7,700	92,400	94,500	
Net Profit (E) [C-D)		11,920	1,43,040	1,52,712	
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	1,00,000	
1.2	Net Profit	1,43,040	1,52,712
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		83,040
	Total Cash Inflow	2,43,040	2,35,752
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	0
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	83,040	1,75,752

## **SWOT ANALYSIS**

# Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 03Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

# **O**PPORTUNITIES

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

## THREATS

Theft

Fire

Political unrest

# Pictures

















(তেপ্রভারতি করেছ তা

## গণপ্রজাতন্ত্রী বাংলাদেশ

জন্ম ও মৃত্যু নিবন্ধকের কার্যালয় এলেঙ্গা পৌরসভা কালিহাতী, টাঙ্গাইল

[বিধি- ৯, জন্ম ও মৃত্যু নিবন্ধন (পৌরসভা) বিধিয়ালা, ২০০১] (জন্ম নিবছন বহি ২ইতে উদ্ধৃত)

निवक्षन वहिं सः 🕽 २

নিবন্ধনের তারিখ: ১৯-০৬-২০১৪ সনদ ইস্যুর তারিখ:১৯-০৬-২০১৪

জন্ম নিবন্ধন নম্বর: ১৯৯৬৯৩২৩৬০৫১০৫৭২৬

নাম: মো: সুমন হোসেন

জন্ম তারিখ: ১০-০৩-১৯৯৬

शिन्न: शुराध्य

দশই মার্চ উনিশ শত ছিয়ানকাই

বালা স্থান: টাঙ্গাইল

পিতার নাম: মো: সিরাজ আলী

জাতীয়তা: বাংলাদেশী জাতীয়তা: বাংলাদেশা

মাতার নাম: আমির জান

স্থায়ী নিকানা: গ্রাম-বাশী, ডাকঘর-এলেঙ্গা

क्रिक्रमा-काणिशाजी, रक्रमा-हाश्राह्म।

বৰ্তমান চিকানা: গ্ৰাম-বাঁশী, ডাকঘর-এলেঙা

डेलक्सा-कासिश्डी, (क्सा-द्वाप्राहेल।



PRICAPI CHRIS-3 बद्धका दशीवनका नानियाकी, गामावन

(नियक्टकट कार्यालटात मीलट्याइत)

अबद्ध कर बाब शांकित कर्य पात, तरहाड़ी सह बाब दहिए। त्याद के त्या प्रदे वाच र ते द्वारित.

# **FAMILY PICTURE**

