

Proposed NU Business Name: **MA GENEREL STORE**



Project identification and prepared by: Md.Kazem Uddin ,  
Bashon Unit, Gazipur  
Project verified by: MD. Rofiqul Islam



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

|  |   |  |
|--|---|--|
| Name   | : | <b>MD. JASIM UDDIN</b>   |
| Age  | : | 04-12-1984 ( 31 Years)   |
| Education, till to date                          | : | SSC  |
| Marital status                                   | : | Married  |
| Children   | : | 1 Son & Daughter   |
| No. of siblings:                                 | : | 3 Brathers   |
| Address  | : | Vill: Barobaika P.O: Chandona;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>JAMINA AKTER</b>  |
| (iii) Father's name                              | : | <b>SHAMAN UDDIN</b>  |
| (iv) GB member's info                            | : | Branch: Bashon , Centre # 42(Female),<br>Member ID: 6235, Group No: 08<br>Member since: 10-05-2000 ( 16 Years)<br>First loan: BDT 5,000/-<br>Outstanding loan: Nil |
| Further Information:                             |   |  |
| (v) Who pays GB loan installment                 | : |  |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | 8 years experience in running business.<br>He has no training |
| Other Own/Family Sources of Income  | : | House Rent  |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01716788543   |
| Family's Contact No.  | : |   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka       |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JAMINA AKTER** joined Grameen Bank since 16 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>MA GENEREL STORE</b>  |
| Location  | : | Chowrasta, Gazipur   |
| Total Investment in BDT                           | : | BDT 3,80,000/-   |
| Financing   | : | Self BDT 2,30,000/- (from existing business) 40%<br>Required Investment BDT 1,50,000/- (as equity) 60%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT 5,000  |
| Size of shop                                      | : | 12 ft x 12 ft= 144 square ft   |
| Security of the shop                              | : | -  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice ,Oil,Cosmetics Item,Electric Item,Soft drinks etc.</li><li>▪Average 12% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund no employee will be appointed.</li><li>▪Entrepreneur is owner of the shop.</li><li>▪Collects goods from Joydevpur.</li><li>▪Agreed grace period is 3 months.</li></ul> |

## Existing Business (BDT)

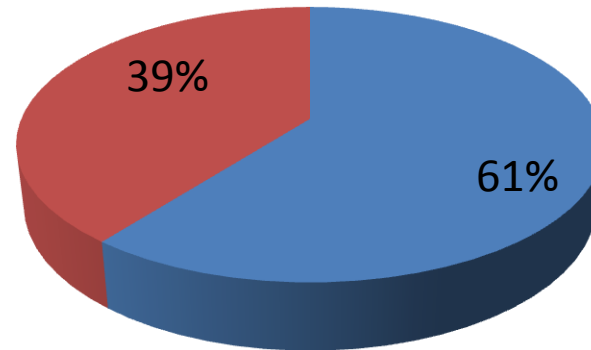
| Particular  | Daily | Monthly | Yearly    |
|---|-------|---------|-----------|
| Shope,salt,SCosmetics Item,Electric Item,Soft drinks etc. | 3,000 | 90,000  | 10,80,000 |
| <b>Bikash=(30,000*4/1000=120,Flexi=5,000*27/1000=135</b>  | 255   | 7,650   | 91,800    |
| <b>Total Sales (A)</b>                                    | 3,255 | 97,650  | 11,71,800 |
| <b>Less. Variable Expense</b>                             |       |         |           |
| Rice ,Oil,Cosmetics Item,Electric Item,Soft drinks etc.   | 2,640 | 79,200  | 9,50,400  |
| <b>Total variable Expense (B)</b>                         | 2,640 | 79,200  | 9,50,400  |
| <b>Contribution Margin (CM) [C=(A-B)</b>                  | 615   | 18,450  | 2,23,800  |
| <b>Less. Fixed Expense</b>                                |       |         |           |
| <b>Rent</b>   |       | 3200    | 38,400    |
| Electricity Bill  |       | 400     | 4,800     |
| Mobile Bill   |       | 300     | 3,600     |
| Salary (self)   |       | 5000    | 60,000    |
| Transportation  |       | 300     | 3,600     |
| Entertainment   |       | 400     | 4,800     |
| Genaretor   |       | 200     | 2,400     |
| Guard   |       | 100     | 1,200     |
| <b>Total fixed Cost (D)</b>                               |       | 9,900   | 1,18,800  |
| <b>Net Profit (E) [C-D)</b>                               |       | 8,550   | 1,02,600  |

# Investment Breakdown

| Particulars           | Existing | Proposed | Proposed Total |
|-----------------------|----------|----------|----------------|
| Electric Item,        | 20,000   | 25,000   | 45,000         |
| Cosmetics Item        | 20,000   | 25,000   | 45,000         |
| Shope,salt            | 20,000   | 25,000   | 45,000         |
| Soft drinks etc.      | 20,000   | 25,000   | 45,000         |
| Bikash and Flexi load | 1,50,000 | 50,000   | 2,00,000       |
| Total                 | 2,30,000 | 1,50,000 | 3,80,000       |

## Source of Finance

- Entrepreneur Contribution=230000
- Investors Investment=150000
- Total=3,80,000
- 



## Financial Projection (BDT)

| Particular                               | Daily | Monthly  | 1st Year  | 2 <sup>nd</sup> Year | 3 <sup>rd</sup> year |
|--|-------|----------|-----------|----------------------|----------------------|
| <b>Revenue (sales)</b>                   |       |          |           |                      |                      |
| Oil,Cosmetics Item, Electric etc         | 4000  | 12,0000  | 14,40,000 | 15,12,000            | 15,87,600            |
| <b>Bikash</b>                            | 255   | 7,650    | 91,800    | 96,390               | 10,12,095            |
| <b>Total Sales (A)</b>                   | 4255  | 12,76,50 | 15,31,800 | 16,08,390            | 16,88,095            |
| <b>Less. Variable Expense</b>            |       |          |           |                      |                      |
| Rice ,Oil, Cosmetics Item, etc.          | 3520  | 105600   | 1267200   | 1330560              | 1397088              |
| <b>Total variable Expense (B)</b>        | 3520  | 105600   | 1267200   | 1330560              | 1397088              |
| <b>Contribution Margin (CM) [C=(A-B)</b> | 735   | 22050    | 264600    | 277830               | 291721               |
| <b>Less. Fixed Expense</b>               |       |          |           |                      |                      |
| <b>Rent</b>                              |       | 3200     | 38,400    | 38,400               | 38,400               |
| Electricity Bill                         |       | 400      | 4,800     | 4,900                | 5,000                |
| Mobile Bill                              |       | 300      | 3,600     | 3,700                | 3,800                |
| Salary (self)                            |       | 5000     | 60,000    | 60,000               | 60,000               |
| Transportation                           |       | 800      | 9,600     | 9,800                | 10,000               |
| Entertainment                            |       | 400      | 4,800     | 5,000                | 5,200                |
| Genarator                                |       | 200      | 2,400     | 2,500                | 2,600                |
| Guard                                    |       | 100      | 1,200     | 1,200                | 1,200                |
| <b>Total Fixed Cost</b>                  |       | 10,400   | 1,24,800  | 1,25,500             | 1,26,200             |
| <b>Net Profit (E) [C-D)</b>              |       | 11,650   | 1,39,800  | 1,52,330             | 1,65,521             |
| <b>Investment Payback</b>                |       |          | 60,000    | 60,000               | 60,000               |



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

| <i>Sl #</i> | <i>Particulars</i>                                   | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3<br/>BDT</i> |
|-------------|--|---------------------|---------------------|-----------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                   |                     |                     |                       |
| 1.1         | Investment Infusion by Investor                      | 1,50,000            |                     |                       |
| 1.2         | Net Profit   | 1,39,800            | 1,52,330            | 1,65,521              |
| 1.3         | Depreciation (Non cash item)                         |                     |                     |                       |
| 1.4         | Opening Balance of Cash Surplus                      |                     | 79800               | 1,72,130              |
|             | <b>Total Cash Inflow</b>                             | <b>289800</b>       | <b>232130</b>       | <b>3,37,651</b>       |
| <b>2</b>    | <b>Cash Outflow</b>                                  |                     |                     |                       |
| 2.1         | Purchase of Product                                  | 1,50,000            |                     |                       |
| 2.2         | Payment of GB Loan                                   |                     |                     |                       |
| 2.3         | Investment Pay Back (Including<br>Ownership Tr. Fee) | 60,000              | 60,000              | 60,000                |
|             | <b>Total Cash Outflow</b>                            | <b>2,10,000</b>     | <b>60,000</b>       | <b>60,000</b>         |
| <b>3</b>    | <b>Net Cash Surplus</b>                              | <b>79,800</b>       | <b>1,72,130</b>     | <b>2,77,651</b>       |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 8 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







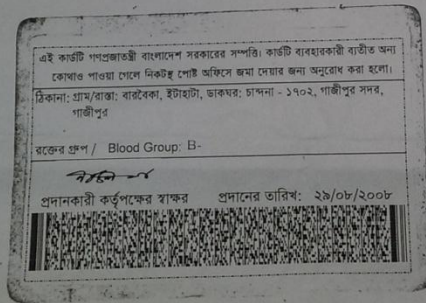
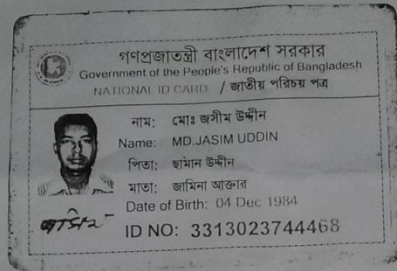






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গাজীপুর সিটি কর্পোরেশন  
 গাজীপুর।  
**ট্রেড লাইসেন্স**  
 ন/২০১৫ - ২০১৬  
 ২০১৩ খ্রিষ্টাব্দে প্রকাশিত এস. আর ও নং ১৭ আইন/২০১৩-মূলে সৃষ্ট গাজীপুর  
 ব্যবসা ও জীবিকার জন্য সিটি কর্পোরেশন আইন, ২০০৯-এর অধ্যায়-২, মূলে নিম্নবর্ণিত ব্যক্তি/প্র  
 ৩০ জুন, ২০১৫..... খ্রিষ্টাব্দ পর্যন্ত বর্ধিত স্থানে ব্যবসা পরিচালনার জন্য ট্রেড লাইসেন্স প্রদান কর

স্বামিকারীগণের বিবরণঃ  
 নামঃ মোঃ জসিম উদ্দিন  
 পিতাঃ জামান উদ্দিন  
 মাতাঃ জামিনা আক্তার  
 ID NO: 3313023744468

নামের বিবরণঃ  
 নামঃ মোঃ জসিম উদ্দিন  
 পিতাঃ জামান উদ্দিন  
 মাতাঃ জামিনা আক্তার  
 ঠিকানাঃ বাসা-৩০১/১০৫, ডাচবাজার - চান্দনা - সেক্টর-২, গাজীপুর

বিস্তারিতঃ  
 ক) লাইসেন্স ফিস : হালসন ০০৫/- বকেয়া.....  
 খ) বিজ্ঞাপন কর : হালসন ৩৫০/- বকেয়া.....  
 গ) অন্যান্য : সারচার্জ ১৫৮/- বিবিধ.....  
 সর্বমোট : ৫০৮/-  
 কথায় : পাঁচশত টাকা মাত্র

স্বাক্ষরিত ৩০ জুন, ২০১৫..... খ্রিষ্টাব্দ পর্যন্ত বলবৎ থাকবে।

স্বাক্ষরিত  
 লাইসেন্স কর্মকর্তা  
 গাজীপুর সিটি কর্পোরেশন

# FAMILY PICTURE