

Proposed NU Business Name: **MAA BABAR DUA STORE**



Project identification and prepared by: Zahidul Kamal,
Tangail Sadar, Tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD BABUL HOSSAIN |
| Age | : | 06-02-1982 (34 Years) |
| Education, till to date | : | Class 5 |
| Marital status | : | Married |
| Children | : | 3 Son |
| No. of siblings: | : | 4 Brothers & 1 Sisters |
| Address | : | Vill: Shalina, P.O: Rosulpur, P.S: Tangail, Dist: Tangail |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | ANOWARA BEGUM |
| (iii) Father's name | : | LATE. HELAL UDDIN |
| (iv) GB member's info | : | Branch: Gala Tangail, Centre # 45 (Female), Member ID: 3305, Group No: 03 Member since: 09-03-2001 (15 Years) First loan: BDT 2,500/- |
| Further Information: | | Existing loan: BDT 30,000/-, Outstanding loan: BDT 24,400/- |
| (v) Who pays GB loan installment | : | Mother |
| (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 | : | 10 years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01724-255571 |
| Family's Contact No. | : | - |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 15 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MAA BABAR DUA STORE |
| Location | : | Rosulpur Bazaar, Shalina, Tangail |
| Total Investment in BDT | : | BDT 110,000/- |
| Financing | : | Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 20 ft x 10 ft = 200 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloths item etc.▪Average 15% gain on sales.▪The business is operating by the entrepreneur himself. He has no employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months. |

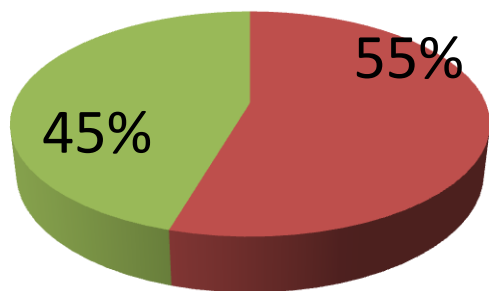
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|------------------|
| Revenue (sales) | | | |
| Cloths | 3,000 | 90,000 | 1,080,000 |
| Total Sales (A) | 3,000 | 90,000 | 1,080,000 |
| Less. Variable Expense | | | |
| Cloths | 2,550 | 76,500 | 918,000 |
| Total variable Expense (B) | 2,550 | 76,500 | 918,000 |
| Contribution Margin (CM) [C=(A-B)] | 450 | 13,500 | 162,000 |
| Less. Fixed Expense | | | |
| Rent | | 400 | 4,800 |
| Electricity Bill | | 100 | 1,200 |
| Mobile Bill | | 300 | 3,600 |
| Salary (self) | | 5,000 | 60,000 |
| Transportation | | 2,000 | 24,000 |
| Entertainment | | 100 | 1,200 |
| Generator | | 100 | 1,200 |
| Guard | | 120 | 1,440 |
| Total fixed Cost (D) | | 8,120 | 97,440 |
| Net Profit (E) [C-D] | | 5,380 | 64,560 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|---------------|------------|------------|---------------|------------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Yard Cloths | 360 | 60 | 21,600 | 300 | 60 | 18,000 | 39,600 |
| Sharee | 35 | 500 | 17,500 | 40 | 500 | 20,000 | 37,500 |
| Lungi | 30 | 250 | 7,500 | 0 | 0 | 0 | 7,500 |
| Bed sheet | 8 | 400 | 3,200 | 0 | 0 | 0 | 3,200 |
| Scarf | 30 | 90 | 2,700 | 0 | 0 | 0 | 2,700 |
| Three-piece | 4 | 350 | 1,400 | 20 | 350 | 7,000 | 8,400 |
| Winter Cloths | 6 | 350 | 2,100 | 0 | 0 | 0 | 2,100 |
| Shoe | 0 | 0 | 0 | 25 | 200 | 5,000 | 5,000 |
| Security | 1 | 4000 | 4,000 | 0 | 0 | 0 | 4,000 |
| Total | 474 | | 60,000 | 385 | | 50,000 | 110,000 |

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|--------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Cloths | 4,000 | 120,000 | 1,440,000 | 1,512,000 | 1,587,600 |
| Total Sales (A) | 4,000 | 120,000 | 1,440,000 | 1,512,000 | 1,587,600 |
| Less. Variable Expense | | | | | |
| Cloths | 3,400 | 102,000 | 1,224,000 | 1,285,200 | 1,349,460 |
| Total variable Expense (B) | 3,400 | 102,000 | 1,224,000 | 1,285,200 | 1,349,460 |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18,000 | 216,000 | 226,800 | 238,140 |
| Less. Fixed Expense | | | | | |
| Rent | | 400 | 4,800 | 4,800 | 4,800 |
| Electricity Bill | | 100 | 1,200 | 1,500 | 1,800 |
| Mobile Bill | | 400 | 4,800 | 5,500 | 6,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | | 2,500 | 30,000 | 32,000 | 34,000 |
| Entertainment | | 100 | 1,200 | 1,500 | 1,800 |
| Generator | | 100 | 1,200 | 1,200 | 1,200 |
| Guard | | 120 | 1,440 | 1,440 | 1,440 |
| Total Fixed Cost | | 8,720 | 104,640 | 107,940 | 111,040 |
| Net Profit (E) [C-D] | | 9,280 | 111,360 | 118,860 | 127,100 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 111,360 | 118,860 | 127,100 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 91,360 | 190,220 |
| | Total Cash Inflow | 161,360 | 210,220 | 317,320 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 91,360 | 190,220 | 297,320 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





২য় পল্লী ইউনিয়নে
এম. কাদের সিকান্দার
মঙ্গল হাটের মালিক
আমেরিক
কুস্তি
কেন্দ্র
কেন্দ্র
মোঃ আনিছুর রহমান ঠাকুর

LONG RICE

মোঃ আনিছুর রহমান ঠান্ডা





Stacks of colorful fabrics on shelves, including blue, green, red, pink, orange, yellow, and purple.

Stacks of patterned fabrics, including a red fabric with white polka dots and a yellow fabric with a floral pattern.

Stacks of colorful fabrics on shelves, including red, orange, blue, and purple.

A glass display case containing folded clothes, including white and blue items.

Two yellow cardboard boxes in the foreground.

Text on the man's t-shirt: "LONG RACE" and "4 1/4".

শ্রীঃ আনিছুর রহমান ঠান্ডু



পড়াছাতে: মোঃ আনিছুর রহমান ঠান্ড





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
স্বাস্থ্য পরিচালনা বিভাগ

নাম: MC SABUL MOSSEN
তারিখ: ০৬ ফেব্রুয়ারি ১৯৮২
ID NO: 9319541534375

এই কার্ড শব্দকর্মে ব্যবহার করা যাবে না।

০৮/০৬/২০০৮

৩৫০

০৮০০৭৪২

পত্রাংশ টিকা

মুক্তি পত্র

পুনরুদ্ধার করা এবং আশ্রয় আশ্রয় স্বতন্ত্র চুক্তি প্রদান
নাম: সায়ুজিয়া মিয়া স্মিথ মুখ সুকুমার গোল্ডি সাং: পাঠ
২৪ বছর বয়সী মেয়ে (স্মিথ) সাং: পাত
এই চুক্তি স্বাক্ষর করা হয়েছে।

স্বাস্থ্য পরিচালনা বিভাগ

০৮/০৬/২০০৮

প্রাথমিক স্বাস্থ্য কেন্দ্র

সহজ স্বপ্নের পাশ বই

নাম: আব্দুল করিম
ফোন নং: ৮০০৭
গ্রন্থ নং: ৪৬
কেন্দ্র নং: ৪৫৮
কেন্দ্রের নাম: আব্দুল করিম
বই ইস্যুর তারিখ: ০৮/০৬/২০০৮
শাখা বাসস্থানের ঠিকানা:

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

ইউ.পি. ফরম-১০

২নং গালা ইউনিয়ন পরিষদ কার্যালয়

উপজেলা-টাঙ্গাইল সদর, জেলা-টাঙ্গাইল।

ফ্রিড লাইসেন্স

০২

২৬/০৬/২০০৮

বই নম্বর: ০২

লাইসেন্স নম্বর: ২৬৭

বাসবাস প্রতিষ্ঠানের নাম: শ্রী-জগদীশ্বর

লাইসেন্সধারীর নাম: শ্রী-জগদীশ্বর

পিতা/স্বামীর নাম: শ্রী-বিক্রম

স্বাক্ষরকারীর নাম: শ্রী-জগদীশ্বর

স্থায়ী ঠিকানা: গালা ইউনিয়ন, টাঙ্গাইল জেলা

ডাকঘর: গালা

FAMILY PICTURE

