

Proposed NU Business Name: **MAA DEPARTMENTAL STORE**



Project identification and prepared by: Aowlad Hossain  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>KAMRUL UDDIN</b>
Age	:	05-07-1989 ( 28 Years)
Education	:	SSC
Marital status	:	Unmarried
Children	:	NIL
No. of siblings:	:	05 Brothers 01 Sister
Address	:	Vill: Dilpur; P.O: Sindurpur; P.S: Dagaonvuiya ; Dist: Feni
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>ROSHNA ARA BEGUAM</b>
(iii) Father's name	:	<b>LATE MOZIBOL HAQUE</b>
(iv) GB member's info	:	Branch:Rajapur, Dagonvuiyan , Centre # 62 (Female), Member ID: 9252, Group No: 06 Member since: 17-6-2006- 2013 ( 07 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 50,000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	Nil
(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	:	08 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Remittance
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-322775
Family's Contact No.	:	01814-319877
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROSHNA ARA BEGUAM** joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAA DEPARTMENTAL STORE</b>
Location	:	Darussalam Madrasa, Pathanbari Road, Feni
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 300,000/- (from existing business) 79% Required Investment BDT 80,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	52 ft x 13 ft= 676 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Cosmetics, Biscuit, Soft drinks etc</li><li>▪Average 15% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

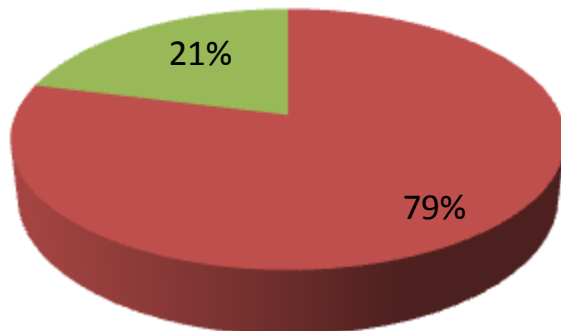
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Rice, Cosmetics, Biscuit, Soft drinks etc	8,000	240000	2880000
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240000</b>	<b>2880000</b>
<b>Less Variable Expense</b>			
Rice, Cosmetics, Biscuit, Soft drinks etc	6,800	204000	2448000
<b>Total variable Expense (B)</b>	<b>6,800</b>	<b>204000</b>	<b>2448000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36000</b>	<b>432000</b>
<b>Less Variable Expense</b>			
Rent		3000	36000
Electricity bill		500	6000
Transportation		3000	36000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		50	1200
Generator		100	600
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>12,450</b>	<b>149400</b>
<b>Net Profit (E)= [C-D]</b>		<b>23,550</b>	<b>282600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	6	2,000	12,000	5	2,000	10,000	22,000
Dal	75kg	150	11,250	0	0	0	11,250
Biscuits	40	400	16,000	80kg	150	12,000	28,000
Soft Drink	20	500	10,000	40	500	20,000	30,000
Milk Powder	20	550	11,000	40	550	22,000	33,000
Tank	25	180	4,500	0	0	0	4,500
Soap	350	42	14,700	0	0	0	14,700
Spices	0	0	6,000	0	0	0	6,000
Cosmetics	0	0	20,000	0	0	16,000	36,000
Others	0	0	144,550	0	0	0	144,550
Security			50,000	5	0	0	50,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>300,000</b>	<b>0</b>	<b>0</b>	<b>80,000</b>	<b>380,000</b>

## Source of Finance



■ Entrepreneur's Contribution 300,000

■ Investor's Investment 80,000

■ Total 380,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Rice, Cosmetics, Biscuit, Soft drinks etc	8,500	255,000	3,060,000	3,213,000	3,373,650
<b>Total Sales (A)</b>	8,500	255,000	3,060,000	3,213,000	3,373,650
<b>Less Variable Expense</b>					
Rice, Cosmetics, Biscuit, Soft drinks etc	7,225	216,750	2,601,000	2,731,050	2,867,603
<b>Total variable Expense (B)</b>	7,225	216,750	2,601,000	2,731,050	2,867,603
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,275</b>	<b>38,250</b>	<b>459,000</b>	<b>481,950</b>	<b>506,048</b>
<b>Less Variable Expense</b>					
Rent		3,000	36,000	36,000	36,000
Electricity bill		900	10,800	11,000	11,500
Transportation		3,400	40,800	50,000	50,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Guard		50	600	600	600
Generator		100	1,200	1,200	1,200
Mobile bill		400	4,800	5000	5300
<b>Total fixed cost (D)</b>		<b>13,350</b>	<b>160,200</b>	<b>169,800</b>	<b>171,100</b>
<b>Net Profit (E)= [C-D]</b>		<b>24,900</b>	<b>298,800</b>	<b>312,150</b>	<b>334,948</b>
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	298,800	312,150	334,948
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		266,800	546,950
	<b>Total Cash Inflow</b>	378,800	578,950	
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	112,000	32,000	32,000
3	<b>Net Cash Surplus</b>	266,800	546,950	514,950

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 09 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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# মা ডিপার্টমেন্টাল স্টোর

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# মা ডিপার্টমেন্টাল স্টোর

পোঃ মোঃ কামরুল ইসলাম ফোন: ১১৭২২৬৫২৩৪৫

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