

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



Project identification and prepared by: Md: Nurul Islam , Kaliakair
Unit, Gazipur

Project verified by: MD. Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: HASHEM DEWAN
Age	:	30/11/1982 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	1 Brothers.
Address	:	Vill: Sodorchala P.O: Mouchak P.S: Kaliakair, 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	:	HALIMA BEGUM
(iii) Father's name	:	MD: BELAL DEWAN
(iv) GB member's info	:	Branch: Mouchak, kaliakair , Centre # 68 (Female), Member ID: 8742, Group No: 04 Member since: 13/06/2004 (13 Years) First loan: BDT 5,000 /- Last loan :1,25,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 53,500
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	Yes
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	20 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes (house rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-527801
Family's Contact No.	:	01774-889962
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HALIMA BEGUM joined Grameen Bank since 13 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	:	MA GENERAL STORE
Location	:	Nischontopur Bazar ,Kaliakair, Gazipur.
Total Investment in BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 67% Required Investment BDT 1,00,000/- (as equity) 33 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 20 ft= 240 square ft
Security of the shop	:	: 30,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Soft drinks, sop, oil etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪ Existing 2 employee. ▪The shop is rented. ▪Collects goods from Company. ▪Agreed grace period is 3 months.

Existing Business (BDT)

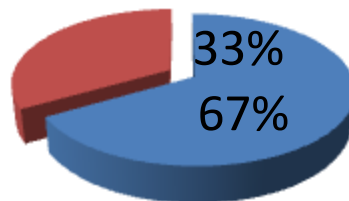
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drink,biskit,balb,milk etc.	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Soft drink,biskit,balb,milk etc.	4,000	120,000	1,440,000
Total variable Expense (B)	4,000	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		1200	14,400
Transportation		2,000	24,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Salary		6,500	78,000
Salary (self)		5,000	60,000
Gard		500	6,000
Genator		300	3,600
Total fixed Cost (D)		19,000	228,000
Net Profit (E) [C-D]		11,000	132,000

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Rice	20	1900	38,000	20	38,000	76,000
Sop	150	39	5,850	100	3,900	9,750
Suger	3	3250	9,750	5	16,250	26,000
Dull	5	5000	25,000	1	5,000	30,000
Soabin oil	50	100	5,000	50	5,000	10,000
Biskit	182	40	7,280	100	4,000	11,280
Soft Drink	20	420	8,400	20	8,400	16,800
Cosmatik	118	85	10,030	100	8,500	18,530
Coiol	58	55	3,190	50	2,750	5,940
Milk	70	45	3,150	50	2,250	5,400
Ludus	74	20	1,480	40	800	2,280
Lacchi	60	40	2,400	0	0	2,400
Security		0	30,000	0	0	30,000
Others	0	0	50,470	0	5,150	55,620
Total			200,000		100,000	300,000

Source of Finance

■ Entrepreneur's contibution 2,00,000
 ■ Investor's Investment 1,00,000
 ■ Total 3,00,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Soft drink,biskit,balb,milk etc.	6,000	180,000	2,160,000	2,268,000
Total Sales (A)	6,000	180,000	2,160,000	2,268,000
Less. Variable Expense				
Soft drink,biskit,balb,milk etc.	4,800	144000	1728000	1814400
Total variable Expense (B)	4,800	144,000	1,728,000	1,814,400
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600
Less. Fixed Expense				
Rent		3,000	36,000	36,000
Electricity Bill		1200	14,400	14,400
Transportation		2,000	24,000	24,000
Mobile Bill		300	3,600	3,600
Entertainment		200	2,400	2,400
Salary		6,500	78,000	78,000
Salary (self)		5,000	60,000	60,000
Gard		500	6000	6,000
Genator		300	3,600	3,600
Total Fixed Cost		19,000	228,000	228,000
Net Profit (E) [C-D]		17,000	204,000	225,600
Investment Payback			60,000	60,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	204,000	225,600
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		144,000
	Total Cash Inflow	304,000	369,600
2	Cash Outflow		
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
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	144,000	309,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 20 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

বিসমিল্লাহির রাহমানির রাহিম

মা-জেনারেল ষ্টোর







এখানে সকল প্রকার
স্নিচার্জ এবং মিনিট
কার্ড পাওয়া যায়।







এখানে সকল প্রকার
ফ্রিজে একক প্যাকেট
কাতে পাওয়া যাবে।





આખાને સકળ પ્રકારના
ચિકિત્સક એવર સિનિટિ
કાઉન્ટ ખાતે ખાંચના યાજી.

Matsils

FAMILY PICTURE

