

Proposed NU Business Name: BABU STORE

Project identification and prepared by: Md. Razu Ahmed,
Nawabganj Unit, Dhaka

Project verified by: Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MIZAN HOSSAIN
Age	:	13-10-1982 (35 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	07 Brothers 1 Sister
Address	:	Vill: Boro Barha, P.O: Barha, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SABEDA KHATUN
(iii) Father's name	:	SIRAJ BEPARI
(iv) GB member's info	:	Branch: Komorgonj, Centre # 65 (Female), Member ID: 8265, Group No: 10 Member since: 05/06/2010 First loan: BDT 20,000/- Existing loan: BDT 20,000/- Outstanding loan: Nil
Further Information:		
(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	:	Eighteen years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920-869300
Mother's Contact No.	:	01681-674714
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SABEDA KHATUN joined Grameen Bank since 07 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

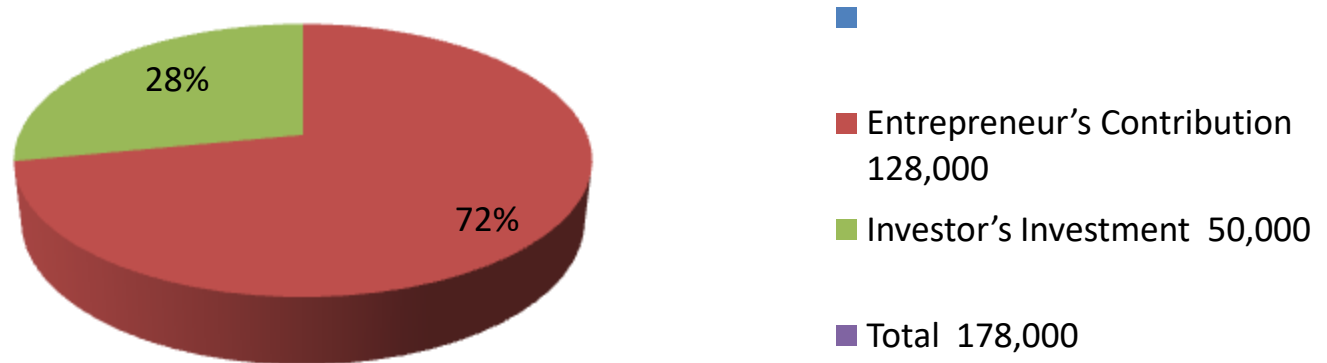
Business Name	:	BABU STORE
Location	:	Komorgonj Bottola, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,78,000/-
Financing	:	Self BDT 1,28,000(from existing business) 66% Required Investment BDT 50,000(as equity) 34 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	Own
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Orange,Grape,Pineapple etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Nawabgonj. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fruits Item	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Fruits Item	2,400	72,000	8,64,000
Total variable Expense (B)	2,400	72,000	8,64,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent		3,500	42,000
Electricity Bill		400	4,800
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Guard		100	1,200
Total fixed Cost (D)		11,500	1,38,000
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Grape	05	3,000	15,000				15,000
Orange	05	3,000	15,000				15,000
Jackfruits	100	150	15,000				15,000
Water-melon	100	150	15,000				15,000
Mango	05	2,400	12,000				12,000
Pine apple	120	50	6,000				6,000
Litchi	05	2,000	10,000	15	2,000	30,000	40,000
Date palm						20,000	20,000
Security			40,000				40,000
Total	3		1,28,000	1		50,000	1,78,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Fruits Item	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Total Sales (A)	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Less. Variable Expense					
Fruits Item	3,200	,96,000	11,52,000	12,09,600	12,70,080
Total variable Expense (B)	3,200	,96,000	11,52,000	12,09,600	12,70,080
Contribution Margin (CM) [C=(A-B)	800	24,000	2,88,000	3,02,400	3,17,520
Less. Fixed Expense					
Rent		3,500	42,000	42,000	42000
Electricity Bill		500	6,000	6500	7,000
Transportation		2,000	24,000	24,500	25,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		400	4,800	4,800	4,800
Entertainment		300	3,600	3,700	3,700
Guard		100	1,200	1, 200	1,200
Total Fixed Cost		11,800	1,41,600	1,42,700	1,43,700
Net Profit (E) [C-D)		12,200	1,46,400	1,59,700	1,73,820
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,46,400	1,59,700	1,73,420
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,26,400	2,66,100
	Total Cash Inflow	1,96,400	2,86,100	4,39,520
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	1,26,400	2,66,100	4,19,520

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Surjakhali Busstand,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest







CAPE
APPLES

COUNT

70	80	90	100	110	120
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Sultan

FRESH
APPLES



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The colour of freshness
Apples

san clemente
The colour of freshness
Apples











FAMILY PICTURE