

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



Project identification and prepared by :Yakub Ali
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Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.YAHIYA
Age	:	11-03-1992 (25 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son 0 Daughter
No. of siblings:	:	0 Brother 02 Sisters
Address	:	Vill: Jonatola, P.O: Cha Bagan, P.S: Kaliakoir, 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	:	MONOWARA BEGUM
(iii) Father's name	:	MD.NURUL AMIN
(iv) GB member's info	:	Branch: Moddopara Kalikoir, Centre # 84 (Female), Member ID: 9263, Group No: 06 Member since: 05-06-1992 (25Years) First loan: BDT 3,000
Further Information:		Existing Loan: 50,000/-, Outstanding loan:10,000/--
(v) Who pays GB loan installment	:	Father
(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	:	05 years experience in running business.
Other Own/Family Sources of Income	:	Business of rice
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-618800
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 25 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

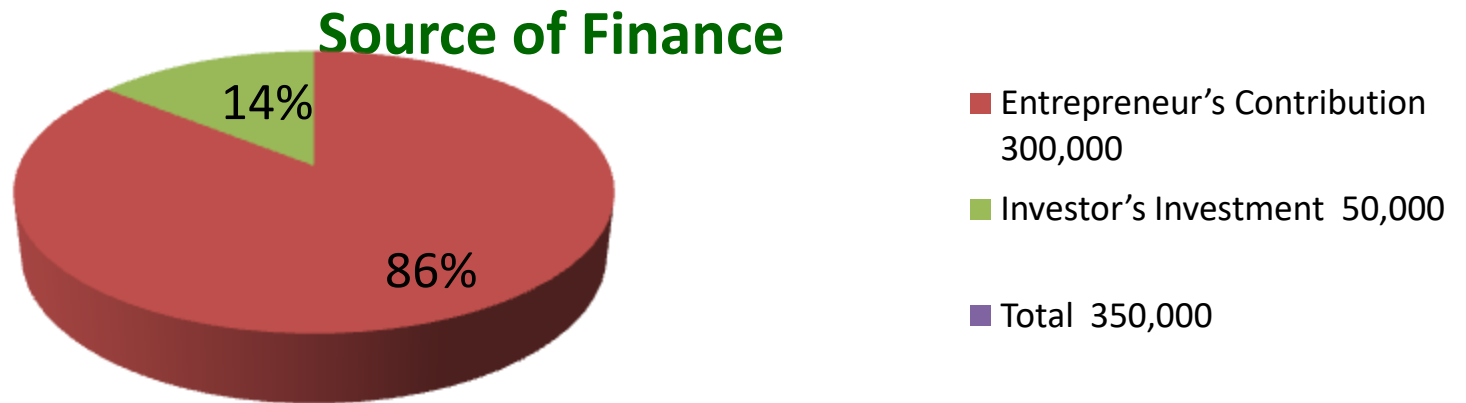
Proposed Nobin Udyokta Business Info

Business Name	:	MA BABAR DUA STORE
Location	:	Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 3,50,000/-
Financing	:	Self BDT 3,00,000/-(from existing business) 86% Required Investment BDT 50,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as rice,oil,dal,etc▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Biscuits,Soft Drink,Soap,Wheel powder,paste, etc	3500	105000	1260000
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Biscuits,Soft Drink,Soap,Wheel powder,paste, etc	2975	89250	1071000
Total Variable Expense	2975	89250	1071000
Contributon Margin (CM) [C=(A-B)]	525	15750	189000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		2000	24000
Salary (Self)		5000	60000
Entertainment		500	6000
Guard		200	2400
Mobile Bill		200	2400
Total Fixed Cost (D)		10900	130800
Net Profit (E)= [C-D]		4850	58200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Biscuits	250	300	75,000	75	300	22,500	97,500
Menaral Water	1000	18	18,000	300	18	5,400	23,400
Soft Drink	1500	45	67,500	200	45	9,000	76,500
Soap	20	750	15,000			0	15,000
Wheel powder	15	800	12,000			0	12,000
Shampoo	4	2400	9,600			0	9,600
Security			100,000			0	100,000
Others			2,900			13,100	16,000
	2789	4313	300,000	575	363	50,000	350000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Biskuit,Soft Drink,Soap,Wheel powder,paste, etc	4000	120000	1440000	1512000	1587600
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Biskuit,Soft Drink,Soap,Wheel powder,paste, etc	3400	102000	1224000	1285200	1349460
Total Variable Expense	3400	102000	1224000	1285200	1349460
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		2000	24000	288000	3456000
Transportaion		5000	60000	63000	66150
Salary (Self)		500	6000	6000	6000
Salary (Staff)		200	2400	2400	2400
Entertainment		200	2400	2400	2400
Guard			0	0	0
Generator			0	0	0
Mobile Bill			0	0	0
Total Fixed Cost (D)		10900	130800	397800	3568950
Net Profit (E)= [C-D]		7100	85200	89460	93933
Investment Pay Back			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	85,200	89460	93933
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		65200	134660
	Total Cash Inflow	135,200	154,660	228,593
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	65,200	134,660	208,593

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures













FAMILY PICTURE

