

## Proposed NU Business Name: MA BABAER DOUA STORE



Project identification and prepared by: Md. Nasir Khan  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD: MAFIUL ISLAM</b>
Age	:	12-11-1996 (20 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brothers
Address	:	Vill: Baneajan P.O: Boldiata Bazar P.S: Dhanbari 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	:	<b>Most: MAJEDA Begum</b>
(iii) Father's name	:	<b>MD: AMJAD HUSHEN</b>
(iv) GB member's info	:	Branch: Nolhara modupur , Centre # 13 (Female), Member ID: 1340, Group No: 03 Member since: 2006-2011 (06 Years) First loan: BDT 6,000 Taka.
Further Information:		Existing loan: 15,,000 Outstanding loan: 00
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Plough Fish
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01749-809897
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST: MAJEDA BEGUM** Joined Grameen Bank Since 06 Years Ago. At First She Took 6,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA BABAER DOUA STORE</b>
Location	:	Baneajan Bastand Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 173,000
Financing	:	Self BDT 123,000(from existing business) 71% Required Investment BDT 50,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	08ft x 10 ft= 80 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Gash silinder, Chula, Parse etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Donbari.</li><li>▪Agreed grace period is 3 months.</li></ul>

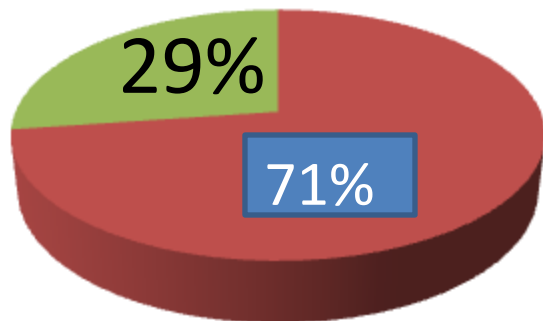
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Gash silinder, Chula, Parse etc.	3,000	90,000	1080,000
<b>Total Sales (A)</b>	3,000	90,000	1080,000
<b>Less. Variable Expense</b>			
Gash silinder, Chula, Parse etc.	2,550	76,500	918,000
<b>Total variable Expense (B)</b>	2,550	76,500	918,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	450	13,500	162,000
<b>Less. Fixed Expense</b>			
Rent		300	3,600
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary ( staff)		0	0
Transportation		500	6,000
Entertainment		500	6,000
Genaretor		200	2,400
Bank service Charge		0	0
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,500</b>	<b>78,000</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Gash silinder	10p	2100	21,000			10,000	31,000
Chula	4p	3,000	12,000			10,000	22,000
Parse			30,000			10,000	40,000
Others			10,000			20,000	30,000
Security			50,000				50,000
<b>Total</b>			<b>123,000</b>			<b>50,000</b>	<b>123,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:123,000**  
**Investor Investment:50,000**  
**Total Investment:173,000**

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
Gash silinder, Chula, Parse etc.	3,500	105,000	1260,000	1323,000
<b>Total Sales (A)</b>	3,500	105,000	1260,000	1323,000
<b>Less. Variable Expense</b>				
Gash silinder, Chula, Parse etc.	2,975	89,250	1071,000	1124,550
<b>Total variable Expense(B)</b>	2,975	89,250	1071,000	1124,550
<b>Contribution Margin (CM) [C=(A-B)</b>	525	15,750	189,000	198,450
<b>Less. Fixed Expense</b>				
Rent		300	3,600	3,600
Electricity Bill		300	3,600	3,600
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		1,400	16,800	18,000
Entertainment		500	6,000	6,000
Genaretor		200	2,400	2,400
Salary(staff)		0	0	0
<b>Total Fixed Cost</b>		<b>8,000</b>	<b>96,000</b>	<b>97,600</b>
<b>Net Profit (E) [C-D)</b>		<b>7,750</b>	<b>93,000</b>	<b>100,850</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	93,000	100,850
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		63,000
	<b>Total Cash Inflow</b>	143,000	163,850
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	80,000	30,000
<b>3</b>	<b>Net Cash Surplus</b>	63,000	133,850

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 3 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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98  
09  
89  
7



# FAMILY PICTURE

