

## Proposed NU Business Name: **MA DEPARTMENTAL STORE**



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Sonagazi Unit, Feni.

Project verified by: Susanto kumar biswhas



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

Name	:	<b>ALA UDDIN PARVEZ</b>
Age	:	10/02/1985 ( 32Years)
Education, till to date	:	Class - 07
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	02 Brathers & 04 Sisters
Address	:	Vill: Moheshchar, P. O: Samabay bazar P.S: Sonagazi, 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>RAHIMA KHATUN</b>
(iii) Father's name	:	<b>BELAYET HOSSAIN</b>
(iv) GB member's info	:	Branch: Charchandia , Centre # 26 (Female), Member ID: 8813/3, Group No: 03 Member since: 02-11-2002 (15Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 19,776/-
(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	:	08 Years Experience 08 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01817-227012
Mother's Contact No.	:	01829-645063
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAHIMA KHATUN** joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

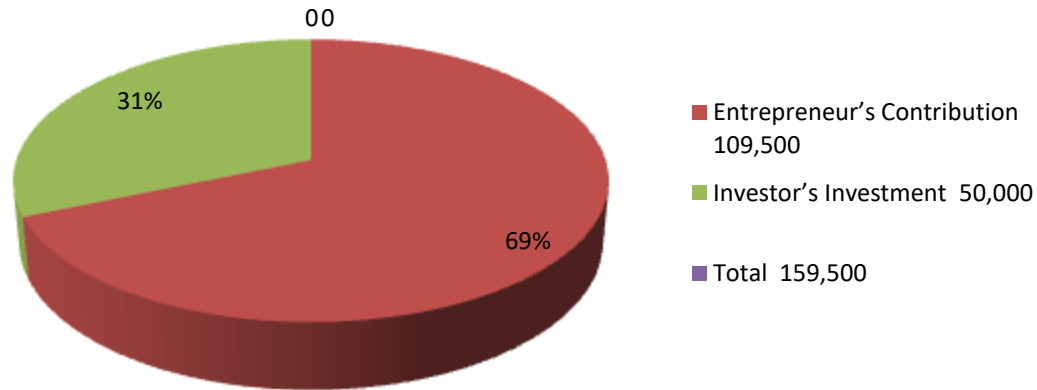
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA DEPARTMENTAL STORE</b>
Location	:	Sambay Bazar , sonagazi, Feni.
Total Investment In BDT	:	Bdt159,500/-
Financing	:	Self BDT 109,500/- (From Existing Business) 69% Required Investment Bdt,50,000(as Equity) 31%
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	:	40,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cosmetics,Soap,Biscuit,Cold drinks,Fruit,Bulb,Water &amp;others.</li> <li>▪Average 20% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing No Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
Cosmetices,Soap,Biscuit,Cold Drinks,Fruits, Bulb,Water & others	5000	150000	1800000
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Cosmetices,Soap,Biscuit,Cold Drinks,Fruits, Bulb,Water & others	4500	135000	1620000
<b>Total Variable Expense</b>	<b>4500</b>	<b>135000</b>	<b>1620000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>
<b>Less Fixed Expense</b>			
Rent		1200	14400
Electric Bill		700	8400
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>7900</b>	<b>94800</b>
<b>Net Profit (E)= [C-D]</b>		<b>7100</b>	<b>85200</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Cosmetices	0	0	20,000	0	0	20,000	40,000
Soap	0	0	2,000	0	0	0	2,000
Biscuit	0	0	10,000	0	0	10,000	20,000
Cold drinks	0	0	2,500	0	0	10,000	12,500
Fruits	12	2,000	24,000			0	24,000
Bulb	25	200	5,000	25	200	5,000	10,000
Water	0	0	1,000	0	0	5,000	5,000
Others	0	0	5,000	0	0	0	5,000
Security	0	0	40,000	0	0	0	40,000
<b>Total</b>	<b>37</b>	<b>2200</b>	<b>109,500</b>	<b>25</b>	<b>200</b>	<b>50,000</b>	<b>159,500</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Cosmetices,Soap,Biscuit,Cold Drinks,Fruits,	6000	180000	2160000	2268000	2381400
Bulb,Water & others	0	0	0	0	0
<b>Total Sales(A)</b>	<b>6000</b>	<b>180000</b>	<b>2160000</b>	<b>2268000</b>	<b>2381400</b>
<b>Less Variable Expense (B)</b>					
Cosmetices,Soap,Biscuit,Cold Drinks,Fruits,	5400	162000	1944000	2041200	2143260
<b>Total Variable Expense</b>	<b>5400</b>	<b>162000</b>	<b>1944000</b>	<b>2041200</b>	<b>2143260</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		700	8400	8700	9000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7900</b>	<b>94800</b>	<b>95500</b>	<b>96215</b>
<b>Net Profit (E)= [C-D]</b>		<b>10100</b>	<b>121200</b>	<b>127260</b>	<b>133623</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	121,200	127260	133623
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		101200	208460
	<b>Total Cash Inflow</b>	<b>171,200</b>	<b>228,460</b>	<b>342,083</b>
<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)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>101,200</b>	<b>208,460</b>	<b>322,083</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:04, Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Sambay Bazar ,sonagazi,  
Feni.

Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













