

Proposed NU Business Name: **MAA VARIETIES STORE**



Project identification and prepared by: Md. Nurul Islam,
Dakshinkhan Unit, Dhaka

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AYNAL HAQUE
Age	:	01-03-1985 (30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 Brothers and 3 Sisters
Address	:	Vill: Baothar P.O: Kanchkura, P.S: Uttarkhan 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	:	MOST. MOMENA KHATUN
(iii) Father's name	:	LATE. ABDUL AWAL UDDIN
(iv) GB member's info	:	Branch: Dakshinkhan Uttara , Centre # 46 (Female), Member ID: 3184/2, Group No: 02 Member since: 03-06-1988 (27 Years) First loan:2,000 taka.
Further Information:		Existing loan: BDT 1,00,000 Outstanding loan: BDT 6,340
(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	:	Fourteen years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816-533581
Mother Contact No.	:	01766-931582
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MOMENA KHATUN is a member of Grameen Bank since 27 years. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA VARIETIES STORE
Location	:	Kanchkura Bazaar, Baothar road, Uttarkhan, Dhaka
Total Investment in BDT	:	BDT 2,09,000
Financing	:	Self BDT 1,09,000 (from existing business) 52% Required Investment BDT 1,00,000 (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	23 ft x 11 ft= 253 square ft
Security of shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; School bag, Travel bag, Office bag, Ladies Purse, Money bag, Diary, Khata, Belt, Balloon, etc.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Chalkbazaar, Dhaka.▪Agreed grace period is 4 months.

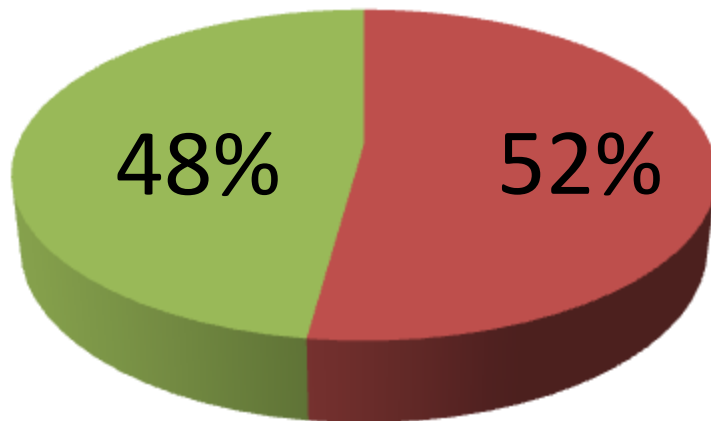
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bag and others item	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Bag and others item	1,050	31,500	378,000
Total variable Expense (B)	1,050	31,500	378,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity bill		400	4,800
Mobile Bill		200	2,400
Transportation		700	8,400
Salary (self)		5,000	60,000
Entertainment		100	1,200
Total fixed Cost (D)		7,400	88,800
Net Profit (E) [C-D]		6,100	73,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
School Bag (100 x 300)	30,000	30,000	60,000
Travel Bag (40 x 450)	18,000	9,000	27,000
Office bag (15 x 400)	6,000	24,000	30,000
Ladies purse (50 x 200)	10,000	20,000	30,000
Others bag	20,000	10,000	30,000
Cosmetics, Khata, Pen, etc	25,000	7,000	32,000
Total	1,09,000	1,00,000	2,09,000

Source of Finance



- Entrepreneur's Contribution 109,000
- Investor's Investment 100,000
- Total 209,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Bag and others item	2,200	66,000	792,000	831,600
Total Sales (A)	2,200	66,000	792,000	831,600
Less. Variable Expense				
Bag and others item	1,540	46,200	554,400	582,120
Total variable Expense (B)	1,540	46,200	554,400	582,120
Contribution Margin (CM) [C=(A-B)]	660	19,800	237,600	249,480
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity bill		400	4,800	5,500
Mobile bill & SMS Monitoring		300	3,600	4,000
Transportation		1,000	12,000	11,500
Salary (self)		5,000	60,000	60,000
Entertainment		100	1,200	1,500
Total Fixed Cost		7,800	93,600	94,500
Net Profit (E) [C-D]		12,000	144,000	154,980
Investment Payback			60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	144,000	154,980
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		84,000
	Total Cash Inflow	244,000	238,980
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	84,000	178,980

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 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



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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আয়নাল হক

Name: Md. Aynal Haque

পিতা: মৃত আব্দুল আউয়াল উদ্দিন

মাতা: মোছাঃ মোমেনা খাতুন

Date of Birth: 01 Mar 1985

ID NO: 2619676135506

Aynal

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাড়ি নং: ৩৫৪/৯, রাস্তা নং/নাম: বাওথার, বাওথার, ডাকঘর: কাঁচকুড়া - ১২৩০, উত্তর খান, ঢাকা

[Signature]

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৯/১১/২০০৭



FAMILY PICTURE

