

Proposed NU Business Name: **MAJNU GENERAL STORE**



Project identification and prepared by: Md.Kazem Uddin,
Bason Unit, Gazipur

Project verified by: MD. Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAZNU MIA
Age	:	10-01-1985 (31 Years)
Education, till to date	:	Class Nine
Marital status	:	Single
Children	:	None
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Kuniya, P.O: National Univercity ;P.S: Gazipur Sador ;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	:	MONOARA BEGUM
(iii) Father's name	:	MD MOSTOFA
(iv) GB member's info	:	Branch: Gasa, Centre # 97(Female), Member ID: 101822 , Group No: 10 Member since: 02-05-2003 (13 Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT 200,000/-, Outstanding loan: BDT 21,000
(v) Who pays GB loan installment	:	N/A
(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	:	4 years experience in running business. He has no trained
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916541703
Fathers Contact No.	:	01986634235
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOARA BEGUM is a member of Grameen Bank. since 13 years. At first he took 4000 taka loan from Grameen Bank. MONOARA BEGUM gradually took loan from GB. Utilize loan in Buying Cow.

Proposed Nobin Udyokta Business Info

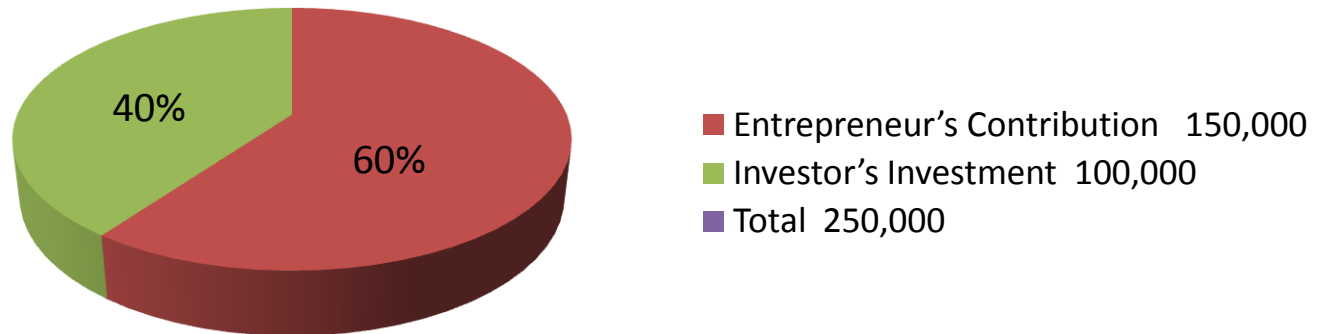
Business Name	:	MAJNU GENERAL STORE
Location	:	Kuniya
Total Investment in BDT	:	BDT =250,000
Financing	:	Self BDT 1,50,000 (from existing business) 60% Required Investment BDT 1,00,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size Of Shop	:	12 ft *12 ft=144 Square ft.
Security Of The Shop	:	None
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like ,Rice,Dal,Soap,Oil,Cosmetics Item ,Soft drinks etc.▪The business is operating by entrepreneur. Existing No employee.▪Collects goods from Bord Bazzar .▪The shop is Own.▪Average Gain on Sale 12%▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,Dal,Soap,Oil,Cosmetics ,Soft drinks etc.	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less. Variable Expense			
Rice,Dal,Soap,Oil,Cosmetics , Soft drinks etc.	3080	92400	1108800
Total variable Expense (B)	3080	92400	1108800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less. Fixed Expense			
Rent		-	-
Electricity Bill		300	3600
Mobile bill		100	1200
Transportation		500	6000
Entertainment		200	2400
Guard		100	1200
Salary(Self)		5000	60000
Total fixed Cost(D)		6200	74400
Net Profit(E) [C-D]		6400	76800

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Rice	20,000	20,000	40,000
Grocery Item	82,800	56,300	1,39,100
Cosmetics Item	47,200	23,700	70,900
	-	-	-
Total:	1,50,000	1,00,000	2,50,000



Financial Projection

Particular	Daily	Monthly	1st Year	2 nd Year
Revenue (sales)				
Rice,Dal,Soap,Oil,Cosmetics Item etc	5,000	1,50,000	18,00,000	18,90,000
Total Sales (A)	5,000	1,50,000	18,00,000	18,90,000
Less. Variable Expense				
Rice,Dal,Soap,Oil,Cosmetics Item etc	4,400	1,32,000	15,84,000	16,63,200
Total variable Expense (B)	4,400	1,32,000	15,84,000	16,63,200
Contribution Margin (CM) [C=(A-B)]				
Less. Fixed Expense	6,00	18,000	2,16,000	2,26,800
Rent				
Electricity Bill		300	3,600	3,7,00
Mobile bill		150	1,800	1,800
Transportation		700	8,400	8,400
Entertainment		200	2,400	2,500
Generator		100	1,200	1,300
Salary(Self)		5,000	60,000	60,000
Total fixed Cost(D)		6,450	77,400	77,700
Net Profit(E) [C-D]		11,550	1,38,600	1,49,100
Investment Payback			60,000	60,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	138,600	149,100
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		78,600
	Total Cash Inflow	238600	227700
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)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	78,600	167700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0,Others:01
Experience & Skill : 4 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
Local competitors;

Pictures



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Red checkered shirt and blue jeans worn by the man sitting in the shop.







गाजीपुर सिटी कॉर्पोरेशन
गाजीपुर ।



ट्रेड लाइसेंस

प्रमाण सं. 87524

मता-2570-2713

यह लाइसेंस 1/11/2024 दिनांक के लिए जारी किया गया है और इसका अंतिम दिनांक 31/10/2025 है। यदि लाइसेंस धारक को इस लाइसेंस को नवीकृत करने की आवश्यकता है, तो उसे नवीकृत करने के लिए आवेदन करना होगा।

1. व्यापार/उद्योग/संस्था का नाम :- श्री कृष्ण शिवा

2. ठेका/पते का नाम :- श्री कृष्ण

3. पता :- जेल रोड, गाँव: लाला, ब्लॉक: काशीपुर

4. उद्योग/व्यवसाय का नाम :- श्री कृष्ण शिवा

5. उद्योग/व्यवसाय का प्रकार :- कढ़ाई, धुलाई, शिवा

6. उद्योग/व्यवसाय का स्थान :- गाँव: लाला, ब्लॉक: काशीपुर

7. उद्योग/व्यवसाय का प्रकार :- कढ़ाई, धुलाई, शिवा

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जारी करने वाली प्राधिकारी का नाम :- श्री कृष्ण शिवा

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पता :- जेल रोड, गाँव: लाला, ब्लॉक: काशीपुर

उद्योग/व्यवसाय का नाम :- श्री कृष्ण शिवा

ID NO: 221301311866

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उद्योग/व्यवसाय

जारी करने वाली प्राधिकारी का नाम :- श्री कृष्ण शिवा

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