Proposed NU Business Name: MA BABA STORE



Project identification and prepared by: MD. Saidullah, Dupchachia Unit,Bogra

Project verified by: MD Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta			
Name		MD. ROBIUL MONDOL	
Age	:	1-01-1995 (20 Years)	
Education, till to date	••	Class 7	
Marital status	••	Unmarried	
Children	:	-	
No. of siblings:	:	3 Brothers 3 Sisters	
Address	:	Vill: Pachosha, P.O: Taluch, P.S: Dupchachia, Dist: Bogra	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father SAKHOLA BIBI MD. KAYSAR ALI Branch: Gobindo pur, Centre # 22(Female), Member ID: 1952/3; No:08 Member since: 20 Years) First Ioan: 5,000 taka.	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan		Existing Loan: BDT 18000, Outstanding Ioan: BDT NIL Nil No 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	:	6 years.
Training Info	:	He has no training.
Other Own/Family Sources of Income		Rent
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	••	01736135978
Mother's Contact No.	:	01700621831
NU Project Source/Reference		Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

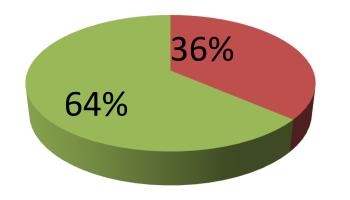
SAKHOLA BIBI joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

Proposed Nobin Udyokta Business Info			
Business Name	:	MA BABA STORE	
Location	:	Chatnee bajar, Dupchachia	
Total Investment in BDT	:	BDT 110,000/-	
Financing	:	Self BDT 40,000/- (from existing business) 36% Required Investment BDT 70,000/-(as equity) 64%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	10ft x 10.ft= 100 square ft	
Security of the shop	:	BDT 50,000/-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like Grocery item. Average 20 % gain on sales The business is operating by entrepreneur. Existing no employee The shop is rented. Collects goods from Dupchachia, Bogura. Agreed grace period is 3 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Grocery Item	1,800	54,000	648,000	
Total Sales (A)	1,800	54,000	648,000	
Less. Variable Expense				
Grocery Item	1,440	43,200	518,400	
Total variable Expense (B)	1,440	43,200	518,400	
Contribution Margin (CM) [C=(A-B)	360	10,800	129,600	
Less. Fixed Expense				
Rent		700	8,400	
Electricity Bill		500	6,000	
Mobile Bill		300	3,600	
Salary (self)		5,000	60,000	
Transportation		400	4,800	
Entertainment		300	3,600	
Total fixed Cost (D)		7,200	18,000	
Net Profit (E) [C-D)		3,600	111,600	

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Soft Drinks	15,000	15,000	30,000		
Soap, Washing Powder	7,000	5,000	12,000		
Betel Leaf & Others	4,000	0	4,000		
Biscuit, Chancahur	3,000	5,000	8,000		
Shampoo, Chocolate, Chips etc	11,000	5,000	16,000		
Fridge	0	25,000	25,000		
Oil	0	15,000	15,000		
Total	40,000	70,000	110,000		

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 70,000
- Total 110,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	1.5 Year	
Revenue (sales)					
Grocery Item	2,650	79,500	954,000	524,700	
Total Sales (A)	2,650	79,500	954,000	524,700	
Less. Variable Expense					
Grocery Item	2,120	63,600	763,200	419,760	
Total variable Expense (B)	2,120	63,600	763,200	419,760	
Contribution Margin (CM) [C=(A-B)	530	15,900	190,800	104,940	
Less. Fixed Expense					
Rent		700	8,400	4,200	
Electricity Bill		500	6,000	3,000	
Mobile Bill		400	4,800	2,400	
Salary (self)		5,000	60,000	30,000	
Transportation		800	9,600	4,800	
Entertainment		300	3,600	1,800	
Non Cash Item					
Depreciation		417	5,000	2,500	
Total Fixed Cost		8,117	97,400	48,700	
Net Profit (E) [C-D)		7,783	93,400	56,240	
Investment Payback			56,000	28,000	

Cash flow projection on business plan (rec. & Pay)				
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	93,400	56,240	
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		37,400	
	Total Cash Inflow	163,400	93,640	
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	56,000	28,000	
	Total Cash Outflow	126,000	28,000	
3	Net Cash Surplus	37,400	65,640	



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 6 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;

THREATS

Theft Fire Political unrest Pictures











প্রত্যয়ন পত্র আমরা নিদ্ধো স্বাক্ষরকারীগন এই মর্মে প্রতয়ন প্রদান করিতেছি যে, স্বামী.....গাম উপজেলা...... জেলা বঙড়া। সে গ্রামীণ ব্যাংকের পর্যন্ত নিয়মিত সদস্য ছিল। 200 558 ৪নং গুনাহার ইউনিয়ন পরিষদ কার্য্যালয় (पनर कराम) উপজেলা ঃ দুপচাঁচিয়া, জেলা ঃ বগুড়া। ব্যবসা এবং বৃত্তির জন্য লাইসেন্স (222.0) (১২ (১) নিয়ম দ্রাইব্য) গণহাজতপ্রী বাংলাদেশ জন্ম ও মৃত্যু নিবন্ধকের কার্যালয় क्रांग्रेक मर- 510 ৪নং জনাহার ইউনিয়ন পরিষদ উপজেলা: দুপঠাচিয়া জেলা: বগুড়া, বাংলাদেশ 1-08 Ela Ciclota मन मर- 20 সনন হস্যার জারিখ : জন্ম সনদ " ST ATAT CA 22/2/00 אינפנים אב צה הוצליוה המאיואי ציוה זה אויים विषि के, कहा व मुझा निर्णक (देवेनिकन नहिराम) विविधाना, २००४ 1200 22 ma: Amyror ... 002 (জন্ম নিবজন বহি খেকে উদ্ধৃত) র্মাধামীর নাম............................. ----रमिल्लिकि . ला:- अ (धाना अगमी ला: माआ) Aren मर 2019 6 2 दो दाखिगव लावाइडि मर: 5 7 7 7 0 2 0 2 0 6 6 8 0 4 6 2 8 22206 - Onat synalls all gos 22 55. (2015 pr 3.5 · askart o a ালান: 🗌 মারী বিশুরুষ Printo mong South I ישות עד שוב וה הלש לראות אלאני: (18) אואי ENTRA COLLA CONT CLOSE TANAN জনাহার ALLE STA ... MA ... MALLE ME বাংলাদেশ (1911 : may 1 জেলা: বভড়া 475185 বাংলাদেশী डमाइल्मा : marter: (smita uge, Erronan জাতীয়তা : MARS STUTIES - SING বাংলাদেশী জাতীয়তা : All and tor

FAMILY PICTURE

