

Proposed NU Business Name: **MA BABA VARAITIESE STORE AND TELECOM CENTRE**



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Project verified by: Md. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HIRU MIAH
Age	:	27/10/1990 (26 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	05 Brothers & 1 Sister
Address	:	Vill: Krisno nogor, P.O: Rajfulbaria P.S: Savar, 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	:	MAZEDA BEGUM
(iii) Father's name	:	ABDUL GOFUR SIKDER
(iv) GB member's info	:	Branch: Shovapur, Centre # 12 (Female), Member ID: 1344, Group No: 02 Member since: 04-09-1993 (23Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 40,100/-
(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	:	Sixteen years experience in running business. He has training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01670-147669
Mother's Contact No.	:	01756-101305
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAJADA BEGUM joined Grameen Bank since 23 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	:	MA BABA VARAITIESE STORE AND TELECOM CENTRE
Location	:	Krisno nogor, Rajfulbaria, Savar,Dhaka.
Total Investment in BDT	:	BDT4,30,000/-
Financing	:	Self BDT 2,80,000(from existing business) 65% Required Investment BDT 1,50,000(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 14 ft= 168 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Cosmetics, Load, Bkash, Sun glass etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪He is doing his business in Own place. ▪Collects goods from Chokbazar, Dhaka. ▪Agreed grace period is 3 months.

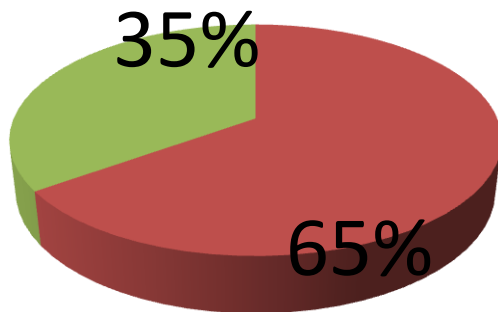
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics and Varsities item	4,000	1,20,000	14,40,000
Total Sales (A)	4,000	1,20,000	14,40,000
Less. Variable Expense			
Cosmetics and Varsities item	3,400	1,02,000	12,24,000
Total variable Expense (B)	3,400	1,02,000	12,24,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Electricity		500	6,000
Generator		220	2,640
Transportation		1,000	12,000
Mobile Bill		300	3,600
Entertainment		500	6,000
Salary (Employee)		5,000	60,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		12,520	1,50,240
Net Profit (E) [C-D]		5,480	65,760

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cosmetics	1,00,000	50,000	1,50,000
Playing item	20,000	-	20,000
Computer	20,000	-	20,000
Bkash and Load	1,00,000	1,00,000	2,00,000
Sunglass and others	40,000	-	40,000
Total	2,80,000	1,50,000	4,30,000

Source of Finance



- Entrepreneur's Contribution 280,000
- Investor's Investment 150,000
- Total 430,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cosmetics and Varsities item	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				
Cosmetics and Varsities item	4,250	1,27,500	15,30,000	16,06,500
Total variable Expense (B)	4,250	1,27,500	15,30,000	16,06,500
Contribution Margin (CM) [C=(A-B)]	750	22,500	2,70,000	2,83,500
Less. Fixed Expense				
Electricity		600	7,200	7,300
Generator		220	2,640	2,700
Transportation		1,200	14,400	14,500
Mobile Bill		400	4,800	5,000
Entertainment		500	6,000	6,000
Salary (Employee)		5,000	60,000	60,000
Salary (self)		5,000	60,000	60,000
Total Fixed Cost		12,920	1,55,040	1,55,500
Net Profit (E) [C-D]		9,580	1,14,960	1,28,000
Investment Payback			90,000	90,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,50,000	
1.2	Net Profit	1,14,960	1,28,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		54,960
	Total Cash Inflow	2,64,960	1,82,960
2	Cash Outflow		
2.1	Purchase of Product	1,50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	2,10,000	90,000
3	Net Cash Surplus	54,960	92,960

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 16 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of : Krisno nogor, Rajfulbaria,
Savar,Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



A man in a light-colored patterned shirt is sitting behind a white counter, looking towards the camera.

A computer monitor is positioned on the counter behind the man.

A keyboard and mouse are on the counter in front of the man.

Orange and white plastic bags are hanging from the ceiling in the top left corner.

A blue sign with the word 'Safe' is visible on the right wall.

Shelves behind the counter hold various items, including boxes labeled 'GUN' and other packaged goods.

Shelves on the left side of the shop are filled with various packaged goods, including boxes of instant noodles.

A glass display case on the left contains jewelry and small items. Below it, shelves hold boxes of 'Nilpori' and '2-WAY' products.

Shelves on the right side of the shop hold various items, including a large white plastic bag and a blue sign.

Two red plastic stools are in the foreground, one with a white patterned top.





আসন্ন তেজলকাবা
ইউনিয়ন পরিষদ নির্বাচনে
১নং ওয়ার্ডে
মোঃ হাকিম - কে

মা-বাবা ড্যারাইটিজ স্টোর এন্ড টোলকম সেন্টার

এখানে সকল প্রকার প্রসাধনী সামগ্রী এবং মোবাইল, ব্যাটারী, চার্জার,
মেমোরী কার্ড, সিম কার্ড ও মোবাইল বিক্রয় করা হয়।

বিঃ দ্রঃ এখানে পোর বিদ্যুৎ বিক্রয় করা হয়।

পানপাড়া রোড, কুমিলগর, রাজকলনাতীয়া, সাতার, ঢাকা। মোবাইল: ০১৭৮১-৪৫৪২৮৬, ০১৬৭০-১৪৭৬৬২

মোঃ হাকিম - কে
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সিম কার্ড

প্রাঃ মোঃ ইনামুজ্জামা ০১৬৭০১৪৭৬৬২

এখানে
মোবাইল
কমার্শিয়াল
পার্স

মা-বাবা
ড্যারাইটিজ
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এবং
প্লেডফোন
চার্জার,
ব্যাটারী,
মেমোরী
কার্ড
ও
পানপাড়া



মা-বাবা ভ্যারাইটিজ ষ্টোর এন্ড টোলকম সেন্টার

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প্রাঃ মোঃ ইব্রাহিম

০১৬৭০১৪৭৬৬২

এখানে
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কম্পিউটার
পার্স

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কার্ড
ও
স্যানলোড
করা হয়



FAMILY PICTURE

