

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JOYNUL ABEDIN
Age	:	05/04/1985 (31 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	3 Daughters
No. of siblings:	:	4 Brothers 2 Sisters
Address	:	Vill: Noljani P.O: Chandona P.S: Gazipur Sadar 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	:	HOSNARA BEGUM
(iii) Father's name	:	MD. ANSER ALI
(iv) GB member's info	:	Branch: Bashon; Centre # 71 (Female), Member ID: 3235 , Group No: 02 Member since: 04/05/1996 (20 Years) First loan: BDT 4,000
Further Information:		Outstanding loan: 4,69,000
(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	:	15 years experience in running business. He has 3 year training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718040152
Family's Contact No.	:	01953427394
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNARA BEGUM joined Grameen Bank since 20 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her Husband business .

Proposed Nobin Udyokta Business Info

Business Name	:	MA GENERAL STORE
Location	:	South Noljani, Gazipur
Total Investment in BDT	:	BDT 2,50,000/-
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	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Rice,Oill,Salt beskites,Detergent powder,Shoap,Soft drinks,Cosmatices,tea,pan etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪ Entrepreneur is owner of the shop▪Collects goods from Chowrasta,Gazipur .▪Agreed grace period is 3 months.

Existing Business (BDT)

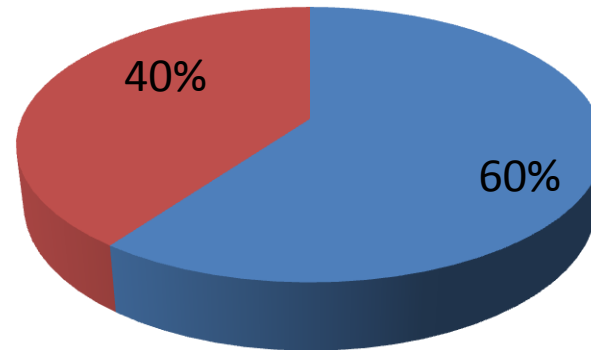
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,Oill,Salt beskites,Detergent pouder,Shoap,Soft drinks,Cosmatices,tea,pan etc.	2,000	60,000	7,20,000
Tea,pan (Dally Sales=600*50/100=300)	300	9000	1,08,000
Total Sales (A)	2300	69,000	8,28,000
Less. Variable Expense			
Rice,Oill,Salt beskites,Detergent pouder,Shoap,Soft drinks,Cosmatices,tea,pan etc	1700	51,000	6,12,000
Total variable Expense (B)	1700	51,000	6,12,000
Contribution Margin (CM) [C=(A-B)	600	18,000	2,16,000
Less. Fixed Expense			
Rent			
Electricity Bill		350	4,200
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Transportation		700	8,400
Entertainment		200	2,400
Guard			
Generator		150	1,800
Total fixed Cost (D)		6,700	80,400
Net Profit (E) [C-D]		11,300	1,35,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice,Oill,Dal,	59,000	30,000	89,000
Salt beskites,Detergent pouder,	26,800	26,000	52,800
Shoap,Soft drinks,	28,000	14,000	42,000
Cosmatices,	30,000	30,000	60,000
tea,pan etc.	6,200	-	6,200
Total	1,50,000	1,00000	2,50,000

Source of Finance

- Entrepreneur Contribution=150000
- Investors Investment=100000
- Total=2,50,000
-



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice,Oill,Salt beskites,Detergent pouder,Shoap,Soft drinks,Cosmatices,tea,pan etc.	3,000	90,000	10,80,000	11,34000
Tea,pan (Dally Sales=800*50/100=400)	400	12,000	1,44,000	1,51,200
Total Sales (A)	3400	10,2000	12,24,000	12,85,200
Less. Variable Expense				
Rice,Oill,Salt beskites,Detergent pouder,Shoap,Soft drinks,Cosmatices,tea,pan etc.	2,550	7,6500	91,8000	96,3900
Total variable Expense (B)	2,550	7,6500	91,8000	96,3900
Contribution Margin (CM) [C=(A-B)	850	25500	306000	321300
Less. Fixed Expense				
Rent				
Electricity Bill		350	4,200	4,300
Mobile Bill		350	4,200	4,300
Salary (self)		5,000	60,000	60,000
Transportation		1,200	14,400	15,000
Entertainment		300	3,600	3,800
Guard				
Generator		150	1,800	1,800
Non Cash Item				
Depreciation				
Total Fixed Cost		7,350	88,200	89,200
Net Profit (E) [C-D]		18,150	2,17,800	2,32,100
Investment Payback			60,000	60,000

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	1,00,000	
1.2	Net Profit	2,17,800	2,32,100
1.3	Depreciation (Non cash item)	-	-
1.4	Opening Balance of Cash Surplus	-	1,57,800
	Total Cash Inflow	3,17,800	3,89,900
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	-
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	1,57,800	3,29,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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







Water bottles and soft drinks on the top shelf.

More water bottles and soft drinks on the second shelf.

Water bottles, a yellow strainer, and soft drinks on the third shelf.

Water bottles, a red container, and stacks of 'VSN' packets on the fourth shelf.

Water bottles, a pink container, and stacks of 'VSN' packets on the fifth shelf.

Water bottles, a green container, and stacks of 'VSN' packets on the sixth shelf.

Water bottles, a green container, and stacks of 'VSN' packets on the seventh shelf.

Water bottles, a green container, and stacks of 'VSN' packets on the eighth shelf.

Water bottles, a green container, and stacks of 'VSN' packets on the ninth shelf.

Sanitabs, Fast Wash, and other cleaning products on the right side shelves.

MODEL NO. PLD-A
NAME BLADE
G.W. 1.1 KGS
N.W. 2.8 KGS
QTY. 18 PCS
HEAD 44X20X15MM
COLOR
WHITE RED BLUE

MAVCO



FAMILY PICTURE

