

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



Project identification and prepared by: Md Shah Alam,  
Dupchachia Unit, Bagura

Project verified by: Md Mozaharul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD RAIM HOSSAIN</b>
Age	:	05-12-1997 (30 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Sordar Para, P.O: Dupchachia P.S: Kahalu, Dist: Bagura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST NAZMA BEGUM</b>
(iii) Father's name	:	<b>MD ABDUL MANNAN PRANG</b>
(iv) GB member's info	:	Branch: Bir kedar, Kahalu, Centre # 28 (Female), Member ID: 3804/2, Group No: 06 Member since: 20-02-2006 ( 10 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 15000, Outstanding loan: Nil;
(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	:	00 years experience in running business. Own business 00 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-939088
Mother's Contact No.	:	01768-864868
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dupchachia Unit, Bogura

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST NAZMA BEGUM** joined Grameen Bank since 10 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA STORE</b>
Location	:	Boro Mile Bus stand,Tindighir Road
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft = 150 square ft
Security of the shop	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Soft drinks, Bakery, Cosmetics, Flour, Bran, Oil cake,Coil etc</li> <li>▪Average 10% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪One will be appointed after getting equity money.</li> <li>▪The shop is own.</li> <li>▪Collects goods from Dupchachia</li> <li>▪Agreed grace period is 3 months.</li> </ul>

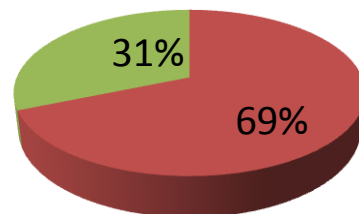
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Medicine	2500	75000	900000
<b>Total Sales (A)</b>	2500	75000	900000
<b>Less Variable Expense</b>			
Medicine	1875	56250	675000
<b>Total variable Expense (B)</b>	1,875	56250	675000
<b>Contribution Margin (CM) [C=(A-B)]</b>	625	18750	225000
<b>Less Variable Expense</b>			
Rent		800	9600
Electricity bill		200	2400
Transportation		3,000	36000
Salary (self)		6000	72000
Entertainment		600	7200
Guard		100	1200
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		10,800	129600
<b>Net Profit (E)= [C-D]</b>		7,950	95400

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Soft drinks	200	60	12,000	122	80	9,760	21,760
Bekary	80	100	8,000	50	170	8,500	16,500
Cosmetics	250	100	25,000	90	100	9,000	34,000
Flour,Rice, Broken rice	197	100	19,700	100	100	10,000	29,700
Bran,Husk	100	30	3,000	100	90	9,000	12,000
Coil, brush	150	33	4,950	0	0	0	4,950
Animal vaccination	150	100	15,000	0	0	0	15,000
Chocolate,Noodles,Tissue	100	100	10,000	374	10	3,740	13,740
Others	130	95	12,350			0	12,350
<b>Total</b>		<b>718</b>	<b>110,000</b>	<b>736</b>	<b>0</b>	<b>50,000</b>	<b>160,000</b>

## Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 50,000
- Total 160,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Rice, Flour, Soft drinks, Soap, etc	6200	186000	2232000	2343600
<b>Total Sales (A)</b>	6200	186000	2232000	2343600
<b>Less Variable Expense</b>				
Rice, Flour, Soft drinks, Soap, etc	5270	158100	1897200	1992060
<b>Total variable Expense (B)</b>	5,270	158100	1897200	1992060
<b>Contribution Margin (CM) [C=(A-B)</b>	930	27900	334800	351540
<b>Less Variable Expense</b>				
Rent		600	7,200	7,200
Electricity bill		500	6000	6,300
Transportation		450	5400	5,600
Salary (self)		5000	60000	60,000
Salary(Staff)		5000	60000	60,000
Entertainment		200	2400	2,400
Guard		150	1800	1,800
Mobile bill		350	4200	4,300
<b>Total fixed cost (D)</b>		12,100	145200	145,800
<b>Net Profit (E)= [C-D]</b>		15800	189600	205,740
Investment Payback			<b>30,000</b>	<b>30,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	189,600	205,740
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		159,600
	<b>Total Cash Inflow</b>	<b>239600</b>	<b>365340</b>
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30000</b>
3	<b>Net Cash Surplus</b>	<b>159,600</b>	<b>335340</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

