

# Proposed NU Business Name: **MA CONFECTIONARY AND VARIETIES STOR STORE**



Project identification and prepared by: MD Raju Ahmed  
Nobabgonj Unit, Nobabgonj  
Project verified by: Suanta kumar Bishwas



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

Name	:	<b>SANJAI DAS</b>
Age	:	24-02- 19894 (22Years)
Education, till to date	:	Class (X)
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	02 Brothers
Address	:	Vill: Bordhonpara, P.O: Bordhonpara, P.S: Nobabgonj, 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	:	<b>KHUSI RANI DAS</b>
(iii) Father's name	:	<b>GOURANGO DAS</b>
(iv) GB member's info	:	Branch :Komorganj, Centre 49(Female), Member ID: 6745/2, Group No: 07 Member since: 1988 (28Years) First loan: BDT 3,000 Existing loan: BDT 35,000 /- Outstanding loan: 11640/-
Further Information:		
(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.)	:	Poltry Firm
Business Experiences and Training Info	:	08 years experience in running business. 04 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01874-840301
Family's Contact No.	:	01935-471190
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Nobabgonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KHUSI RANI DAS** joined Grameen Bank since 28 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA CONFECTIONARY AND VARIETIES STOR STORE</b>
Location	:	Bordhanpara, Nobabgonj, Dhaka
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 200,000/- (from existing business) 74% Required Investment BDT 70,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing grocery goods like rice, oil, pulse, suger e.t.c.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪ The shop is rented.</li><li>▪Collects goods from Nobabgonj.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Biscuit, Chips, Bakery items, etc.	3100	93000	1116000
<b>Total Sales (A)</b>	3100	93000	1116000
<b>Less Variable Expense</b>			
Biscuit, Chips, Bakery items, etc.	2635	79050	948600
<b>Total variable Expense (B)</b>	2,635	79050	948600
<b>Contribution Margin (CM) [C=(A-B)]</b>	465	13950	167400
<b>Less Variable Expense</b>			
Rent		1,500	18000
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Generator		150	1800
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		7,450	89400
<b>Net Profit (E)= [C-D]</b>		6,500	78000

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	5	2300	11,500	5	2,400	12,000	23,500
Pulse	2	5000	10,000	5	4000	20,000	30,000
Atta	5	1100	5,500	5	4200	21,000	26,500
Soyabin oil	200	80	16,000	200	80	16,000	32,000
Sugar	20	350	7,000	0	0	0	7,000
Cosmetics	1	40000	40,000	0	0	0	40,000
Detergent	5	5000	25,000	0	0	0	25,000
Bsicuit	50	500	25,000	0	0	0	25,000
Others	1	20000	20,000	1	1000	1,000	21,000
Security	1	40000	40,000			0	40,000
<b>Total</b>	<b>290</b>	<b>0</b>	<b>200,000</b>	<b>216</b>	<b>0</b>	<b>70,000</b>	<b>270,000</b>

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Grocery item	5000	150000	1800000	1890000	1984500
<b>Total Sales (A)</b>	5000	150000	1800000	1890000	1984500
<b>Less Variable Expense</b>					
Grocery item	4250	127500	1530000	1606500	1686825
<b>Total variable Expense (B)</b>	4,250	127500	1530000	1606500	1686825
<b>Contribution Margin (CM) [C=(A-B)]</b>	750	22500	270000	283500	297675
<b>Less Variable Expense</b>					
Rent		1,500	18000	18,000	18000
Electricity bill		700	8400	8900	9400
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobile bill		500	6000	6100	6200
<b>Total fixed cost (D)</b>		7,900	94,800	95,900	97000
<b>Net Profit (E)= [C-D]</b>		14600	175200	187,600	200675
Investment Payback			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	187,200	214,000	242195
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		159,200	345200
	<b>Total Cash Inflow</b>	257200	373200	587395
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	98,000	28000	28000
3	<b>Net Cash Surplus</b>	159,200	345200	559395

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 08 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

# মা কনফেকশনারী এন্ড অ্যারাইটিজ স্টোর

প্রোঃ সঞ্জয় দাস ওহাব  
মোবাঃ ০১৮৭৪৮৪০৩০১ ১৭০৪২২২  
০১৯৩৫৪৭১১৯০ ২১২১৭৫০  
বর্দ্ধনপাড়া বাজার, নবাবগঞ্জ, ঢাকা। নবাবগঞ্জ, ঢাকা।



















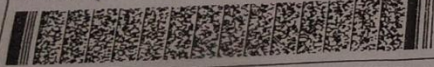
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: সঞ্জয় দাস  
Name: SANJOY DAS  
পিতা: গৌরাঙ্গ দাস  
মাতা: সুশি রানী দাস  
Date of Birth: 24 Feb 1994  
ID NO: 19942616213000208

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কোথাও শেয়ারা গেলে নিকটস্থ পোলিস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।  
ঠিকানা: বাসারহাতিং ২০, গ্রাম: রাসুল ২, ডাকঘর বর্ডা পাড়া - ১৩২০, বরগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৫/০৯/২০১০



গ্রামীণ ব্যাংক

..... শাখা

সহজ ঋণের পাশ বই

নাম ..... সুশি রানী  
ঋণী নং ..... ৫৫৪৫২  
গ্রুপ নং ..... ০৭  
কেন্দ্র নং ..... ৪৯/১৮  
কেন্দ্রের নাম ..... বরগঞ্জ  
বই ইস্যুর তারিখ ..... ০৫/০৯/২০১০  
শাখা ব্যবস্থাপকের স্বাক্ষর

# FAMILY PICTURE

