

Proposed NU Business Name: **MAYA STORE**



Project identification and prepared by: Md. Forhad Hosen,
Dhanbari Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. PORAN
Age	:	06-10-1996 (21 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	4 Brothers & 1 Sister
Address	:	Vill: Dhaopakhal, P.O: Ambaria, P.S: Dhanbari, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. PARUL BEGUM
(iii) Father's name	:	MD. ABDUL MAJID
(iv) GB member's info	:	Branch: Chalas , Modhupur; Centre # 36(Female), Member ID: 2237, Group No: 01 Member since: 24-02-2009-2017 (8 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: BDT 33535
(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	:	8 years experience in running business. He has No months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01997-299617
Mother's Contact No.	:	01851-977125
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. PARUL BEGUM joined Grameen Bank since 8 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYA STORE
Location	:	Puraton kapor hati, Dhanbari
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 150,000/-(from existing business) 65% Required Investment BDT 80,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	45 ft x 15 ft= 675 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Electric & Cookeries items .▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Dhaka.▪The shop is rented.▪Agreed grace period is 3 months.

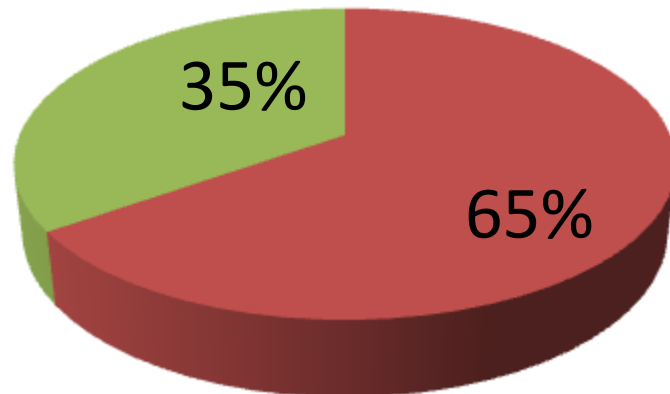
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric & Cooceries item	2655	79650	955800
Total sales (A)	2655	79650	955800
Less Variable Exp.			
Electric & Cooceries item	2124	63720	764640
Total Variable exp. (B)	2124	63720	764640
Contribution Margin CM [C= (A-B)]	531	15930	191160
less fixed exp.			
Rent		2000	24000
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		100	1200
Mobile		300	3600
total fixed cost (D)		9400	112800
Net profit (E) [C-D]		6530	78360

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Dinner Set	7	1500	10,500	10	2,500	25,000	35,500
Filter	3	2500	7,500	10	1850	18,500	26,000
Rice cooker	5	850	4,250	12	1500	18,000	22,250
RFL	5	900	4,500			0	4,500
Plate	11	150	1,650			0	1,650
Mug	30	140	4,200			0	4,200
Jug	100	130	13,000			0	13,000
Others	44	100	4,400	185	100	18,500	22,900
Security			100,000				100,000
Total	205		150,000	217		80,000	230,000

Source of Finance



■ Entrepreneur's Contribution 150,000

■ Investor's Investment 80,000

■ Total 230,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electric & Cooceries item	3565	106950	1283400	1347570	1414949
Total Sales (A)	3565	106950	1283400	1347570	1414949
less variable Expenses					
Electric & Cooceries item	2852	85560	1026720	1078056	1131959
Total variable Expenses (B)	2852	85560	1026720	1078056	1131959
Contribution Margin (CM)= (A-B)	713	21390	256680	269514	282989.7
Less Fixed Expenses					
Rent		2000	24000	24000	24000
Electricity bill		500	6000	6000	6000
Transportation		1150	13800	13800	13800
Salary (self)		5000	60000	60000	60000
Entertainment		550	6600	6600	6600
Guard		100	1200	1200	1200
Mobile		400	4800	4800	4800
Total Fixed Cost		9700	116400	116400	116400
Net Profit (E) (C-D)		11690	140280	153114	166589.7
Investment Payback			32000	32000	32000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	140,280	153,114	166589.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		108,280	229394
	Total Cash Inflow	220280	261394	395983.7
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	
3	Net Cash Surplus	108,280	229394	363983.7

SWOT ANALYSIS

STRENGTH

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



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FAMILY PICTURE

