

Proposed NU Business Name: **MA BABAR DUIA STORE**



Project identification and prepared by: Md: Nurul Islam , Kaliakair
Unit, Gazipur

Project verified by: MD. Siddiqur Rahoman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:MAHSIN HOSSAIN
Age	:	12/02/1983 (34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	3 Brothers .
Address	:	Vill: Majukhan P.O: Rotonpur P.S: Kaliakair, 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	:	MOINA BEGUM
(iii) Father's name	:	LET. ALI ASHRAF
(iv) GB member's info	:	Branch: Mouch, kaliakair , Centre # 11 (Female), Member ID: 2214/2, Group No: 04 Member since: 10/01/1999 (18 Years) First loan: BDT 3,000 /- Last loan : 10,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 7,000
(vi) Mobile lady	:	Brother
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	08 years experience in running business. He has no training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-641885
Family's Contact No.	:	01723-205068
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOINA BEGUM joined Grameen Bank since 18 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	:	MA BABAR DUJA STORE
Location	:	Majukhan Bazar ,Kaliakair, Gazipur.
Total Investment in BDT	:	BDT 1,35,000/-
Financing	:	Self BDT 85,000/- (from existing business) 63% Required Investment BDT 50,000/- (as equity) 37 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	6 ft x 7 ft= 42 square ft
Security of the shop	:	: 55,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Biscit,chanachur,ata suger, etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪ Existing no employee.▪The shop is rented.▪Collects goods from shopipur.▪Agreed grace period is 3 months.

Existing Business (BDT)

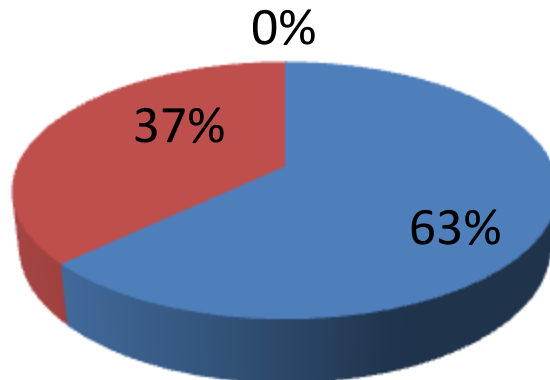
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drink,suger,sop,flower,etc.	1,500	45,000	540,000
Tea sales	300	9,000	108,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Soft drink,suger,sop,flower,etc.	1,200	36,000	432,000
Tea sales	150	4,500	54,000
Total variable Expense (B)	1,350	40,500	486,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		500	6,000
Transportation		400	4,800
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Gard		120	1,440
Genator		100	1,200
Total fixed Cost (D)		7,220	86,640
Net Profit (E) [C-D]		6,280	75,360

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Biscit	70	25	1,750	140	3,500	5,250
Chanachur	28	35	980	50	1,750	2,730
Chips	50	8	400	100	800	1,200
Softdrink	5	420	2,100	12	5,040	7,140
Milk	20	48	960	80	3,840	4,800
Suger	20	68	1,360	40	2,720	4,080
Tea	10	220	2,200	20	4,400	6,600
Mombati	70	8	560	1,000	8,000	8,560
Fridge	1	15000	15,000		0	15,000
Security			55,000	0	0	55,000
Others			4,690		19,950	24,640
Total			85,000		50,000	135,000

Source of Finance

■ Entrepreneur's contibution 85,000
 ■ Investor's Investment 50,000
 ■ Total 1,35,000



Financial Projection (BDT)

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Soft drink,suger,sop,flower,etc.	2,000	60,000	720,000	756,000	793,800
Tea sales	400	12,000	144,000	151,200	158,760
Total Sales (A)	2,400	72,000	864,000	907,200	952,560
Less. Variable Expense					
Soft drink,suger,sop,flower,etc.	1,600	48000	576000	604800	635040
Tea sales	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	1,800	54,000	648,000	680,400	714,420
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		400	4,800	4,800	4,800
Mobile Bill		100	1,200	1,200	1,200
Salary (self)		5,000	60,000	60,000	60,000
Gard		120	1440	1,440	1,440
Genator		100	1,200	1,200	1,200
Total Fixed Cost		7,220	86,640	86,640	86,640
Net Profit (E) [C-D)		10,780	129,360	140,160	151,500
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	129,360	140,160	151,500
1.3	Depreciation (Non cash item)	1,200	1,200	1,200
1.4	Opening Balance of Cash Surplus		110,560	231,920
	Total Cash Inflow	180,560	251,920	384,620
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	110,560	231,920	364,620

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; Majukhan Bazar
,Kliakoir,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

০১৯২১-৪৪ ১৯ ৩৭

মায়ের দোয়া জেনারেল স্টোর

প্রোগ্রাম
এক
মান

ভর্তি
মহিলা
১০ কক্ষ
আবুখান মডেল
শাবলিক স্কুল
প থেকে ১০ম শ্রেণী পর্যন্ত
পাস FSC এর ১৫ জন ও ১৫ জন
কে A* ২জন A গ্রেড ১৮ জন
১০০% নিয়মিত পরীক্ষার ফল
কালিমাটিকর, শাজীপুর
১৩২৭৪৪১১১, ১৩২৭৪৪১১০



হায়া জেনারেল স্টোর

মাঝখান বাজার কালিয়াকৈর গাজীপুর



মাইজতাদার ২২শে চৈত্র ১৪৩১

শরীফ ৫ই এপ্রিল

পবিত্র ওরশ শরীফ

হেয়দ গোলমুহর বহমান বাবা ভাত্তরী
হেয়দ হাবিবুল বশর
হেয়দ মাহতাবুল বশর

১০ম শ্রেণী পর্যন্ত

২০০০ টি সাল PSC চে A* ১০ জন A ১০ জন
J.S.C চে A* ২জন A ১৮ জন
A* হাফির ১০০% নিশ্চয়তাম্ পালন করা হই

মাঝখান কালিয়াকৈর, গাজীপুর
সেফোন ০১৯১২৭৭৪৪২২০, ০১৭১২৪৯৬০২০০



FAMILY PICTURE

