

Proposed NU Business Name: **MAA STORE**



Project identification and prepared by: MD: Bellal Hossain  
Dagonvuiyan Unit, Feni

Project verified by: Shush anta Kumar Bishash



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

Name	:	<b>MD:OMAR FARUK</b>
Age	:	10-08-1985 ( 31Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	02Sons
No. of siblings:	:	04 Brother 01 Sisters
Address	:	Vill: Joynarayunpur, P.O: Rajapur bazar, P.S: Dagonvuiyan, Dist: Feni
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>AMAYNA KHATUN</b>
(iii) Father's name	:	<b>MD:MOMINUL HOQ</b>
(iv) GB member's info	:	Branch:Rajapur,Dagonvuiyan, Centre # 25(Female), Member ID: 6079, Group No: 05 Member since: 15/02/2006- 2012 (06Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 10,000, 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	:	02years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822010780
Family's Contact No.	:	01833804319
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AMAYNA KHATUN** joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAA STORE</b>
Location	:	Purbo joynarayonpur bottola, Dagonvuiyan, feni
Total Investment in BDT	:	BDT 317,500/-
Financing	:	Self BDT 247,500/- (from existing business) 78% Required Investment BDT 70,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	13 ft x 11ft= 143square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Softdrink,grocery,Poltri farm, items etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The shop is rented.</li> <li>▪The business is operating by entrepreneur. Existing 01employee.</li> <li>▪01 Will be appointed after getting equity money.</li> <li>▪Collects goods from Razapur&amp;Dagonbhuiyan.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

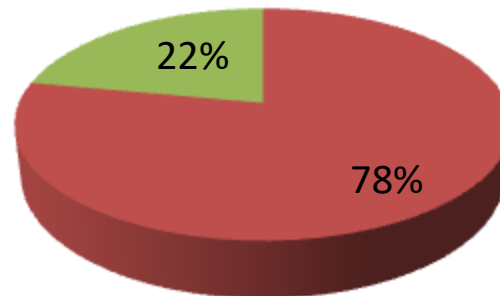
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Softdrink,Chipes,grocery,Poltre farm, items	4000	120000	1440000
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
Softdrink,Chipes,grocery,Poltre farm, items	3200	96000	1152000
<b>Total variable Expense (B)</b>	3200	96000	1152000
<b>Contribution Margin (CM) [C=(A-B)</b>	800	24000	288000
<b>Less Variable Expense</b>			
Rent		500	6000
Electricity Bill		700	8400
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		100	1200
Gird		0	0
Generator		0	0
Mobile Bill		500	6000
<b>Total fixed cost (D)</b>		12800	153600
<b>Net Profit (E)= [C-D]</b>		11200	134400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soft drink	0	0	20000	0	0	10000	30000
Chipes	0	0	5000	0	0	0	5000
Ata	3	1000	3000	0	0	4000	7000
Moydha	1	1500	1500	0	0	0	1,500
Suger	1	3000	3000	0	0	0	3,000
Oil	0	0	10000	0	0	0	10000
Different items biscuits	0	0	40000	0	0	0	40000
Shope	0	0	5000	0	0	0	5,000
Others	0	0	20000	0	0	0	20,000
Chicken	0	0	100000	0	0	0	100,000
Chicken baby			0	0	0	40,000	40,000
Chicken food	0	0	0	0	0	16,000	16,000
Securaty			40000			0	40,000
<b>Total</b>			<b>247500</b>			<b>70,000</b>	<b>317,500</b>

## Source of Finance



- Entrepreneur's Contribution 247,500
- Investor's Investment 70,000
- Total 317,500

## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year2	Year3
<b>Revenue(Sales)</b>					
Softdrink,Chipes,grocery,Poltre farm, Items	6800	204000	2448000	2570400	2698920
<b>Total Sales (A)</b>	6800	204000	2448000	2570400	2698920
<b>Less Variable Expense</b>					
Softdrink,Chipes,grocery,Poltre farm, items	5440	163200	1958400	2056320	2159136
<b>Total variable Expense (B)</b>	5440	163200	1958400	2056320	2159136
<b>Contribution Margin (CM) [C=(A-B)]</b>	1360	40800	489600	514080	539784
<b>Less Variable Expense</b>					
Rent		500	6000	6000	6000
Electricity Bill		900	10800	11000	11200
Transportation		1200	14400	14600	14800
Salary (self)		5000	60000	60000	60000
Salary(staff)		10000	120000	120000	120000
Entertainment		100	1200	1200	1200
Mobile Bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		18400	220800	221400	222000
<b>Net Profit (E)= [C-D]</b>		22400	268800	292680	317784
Investment Payback			<b>28000</b>	<b>28000</b>	<b>28000</b>



# 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	70,000		
1.2	Net Profit	268800	292680	317784
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		240,800	505,480
	<b>Total Cash Inflow</b>	338,800	533,480	823,264
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	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>	240,800	505,480	795,264

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 02Years  
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

















