

Proposed NU Business Name: **MA BABAR DOYA GENAREL STORE**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	HARUN –AR-RASHID
Age	:	28-11-1982 (35 Years)
Education, till to date	:	B A
Marital status	:	Married
Children	:	01 Douther 01 Son
No. of siblings:	:	03 Brothers 03 Sisters
Address	:	Vill: 57/7 Kanchkura,P.O Kanchkura, P.S: Uttorkhan, 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	:	NURJAHAN BEGUM
(iii) Father's name	:	LATE HAZI ATIQULLAH
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 15(Female), Member ID: 1582/2, Group No: 02 Member since: 03-02-2002(15Years) First loan: BDT 5,000 /- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	No
(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 & Skill Own Business and Training Info	:	12years of business experience. : 10 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01928-997099
Family's Contact No.	:	01616-418191
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABAR DOYA GENAREL STORE
Location	:	Kanchkura Bazar,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 600,000/-
Financing	:	Self BDT 400,000/- (from existing business) 67% Required Investment BDT 200,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	24 ft x 14 ft= 336 square ft
Security of the shop	:	BDT 150,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Sugar ,Biscuit ,, Flour,Chips wholes & Retailer etc.▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing two employee.▪The shop is rented.▪Collects goods from Naogoan,Santahar,Tangi, Dhaka.▪Agreed grace period is 3 months.

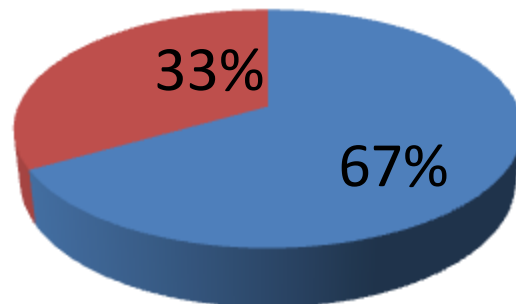
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	16,000	480,000	5,760,000
Total Sales (A)	16,000	480,000	5,760,000
Less. Variable Expense			
Grocery Item	14,400	432,000	5,184,000
Total variable Expense (B)	14,400	432,000	5,184,000
Contribution Margin (CM) [C=(A-B)]	1,600	48,000	576,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		600	7,200
Transportation		12,000	144,000
Mobile Bill		1000	12,000
Entertainment		2000	24,000
Salary (sttaf)		15,000	180,000
Salary (self)		8,000	96,000
Total fixed Cost (D)		39,600	475,200
Net Profit (E) [C-D]		8,400	100,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	80	2600	208000	Rice	60	2600	156,000	364,000
Coil	2	1300	2600	Coil	2	1300	2,600	5,200
Soyabin Oil	1	2600	2600	Soyabin Oil	1	2600	2,600	5,200
Shop Bath	5	450	2250	Shop Bath	5	450	2,250	4,500
Shop Detergent	2	1000	2000	Shop Detergent	2	1000	2,000	4,000
Ata	2	1300	2600	Ata	2	1300	2,600	5,200
Suger	1	3100	3100	Suger	1	3100	3,100	6,200
Salaine	18	90	1620	Salaine	18	90	1,620	3,240
Soft Drinks	12	90	1080	Soft Drinks	12	90	1,080	2,160
Security Advanced			150000				0	150,000
Others			24150	Others			26,150	50,300
Total			400,000				200,000	600,000

Source of Finance

■ Entrepreneur's contibution 400000 ■ Investor's Investment 200000 ■ Total 600000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery Item	19,000	570,000	6,840,000	7,182,000	7,541,100
Total Sales (A)	19,000	570,000	6,840,000	7,182,000	7,541,100
Less. Variable Expense					
Grocery Item	17,100	513,000	6,156,000	6,463,800	6,786,990
Total variable Expense (B)	17,100	513,000	6,156,000	6,463,800	6,786,990
Contribution Margin (CM) [C=(A-B)]	1,900	57,000	684,000	718,200	754,110
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		630	7,560	7,938	8,335
Transportation		13,200	158,400	166,320	174,636
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		2,000	24,000	25,200	26,460
Salary (sttaf)		15,000	180,000	189,000	198,450
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		417	5,000	5,000	5,000
Total Fixed Cost		41,447	497,360	516,578	536,757
Net Profit (E) [C-D]		15,553	186,640	201,622	217,353
Investment Payback			80,000	80,000	80,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	186,640	201,622	217,353
1.3	Depreciation (Non cash item)	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus		111,640	238,262
	Total Cash Inflow	391,640	318,262	460,615
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	111,640	238,262	380,615

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 02
Experience & Skill : 12 Years
Own Business : 10 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









মা-বাবার দোয়া জেনারেল স্টোর





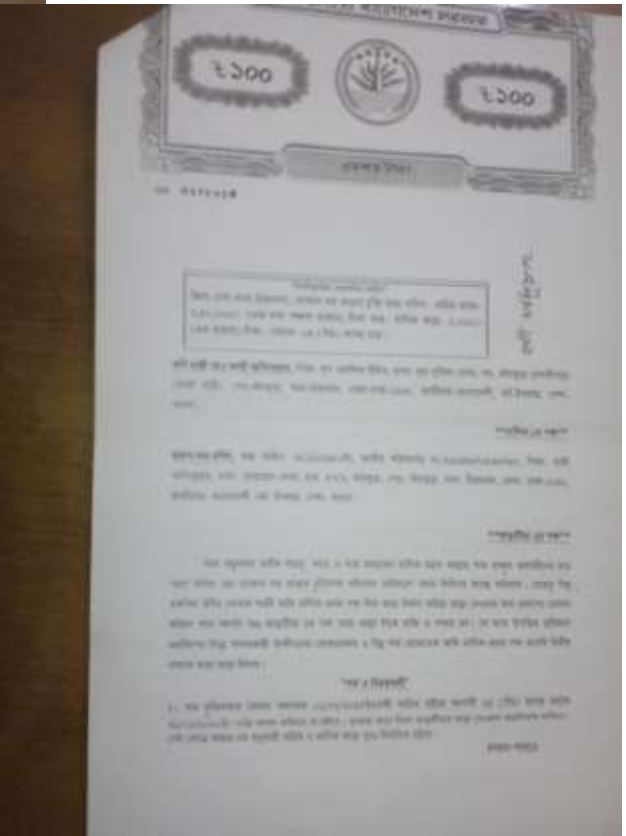



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 বাংলাদেশ নির্বাচন / National Election Commission


নাম: মাসুদ হাযে হাশিম
 Name: Masudul Haque
 পিতা: হাফিজুল হাশিম
 পিতা: মুহাম্মদ হাফিজ
 Date of Birth: 28 Nov 1982
ID NO: 2619676135785

এই কার্ডটি বাংলাদেশ নির্বাচন কমিশনের দ্বারা প্রদত্ত। এটি বাংলাদেশ নির্বাচন কমিশনের কার্ড।
 এটি নির্বাচন প্রক্রিয়ায় ব্যবহৃত হবে। এটি সঠিকভাবে রাখা এবং সুরক্ষিত করা হবে।
 নির্বাচন কমিশন এর কার্ড, যা নির্বাচন কমিশন, ঢাকা, বাংলাদেশ।
 Date: 28 Nov 2022


 বাংলাদেশ নির্বাচন কমিশন

FAMILY PICTURE

