

Proposed NU Business Name: **MA GENERAL STORE**

Project identification and prepared by: Md. Md. Ataur Rahman,
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Project verified by: MD. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOID RASEL HOSSAIN
Age	:	10-01-1989 (27 Years)
Education, till to date	:	H.S.C
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Sisters
Address	:	Vill: Gasa P.O: National University;P.S: Gazipur Sadar ;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	:	NAZMA BEGUM
(iii) Father's name	:	SOID AZIZUL HOQUE
(iv) GB member's info	:	Branch: Gasa, Centre # 42 (Female), Member ID: 4625/4 , Group No: 05 Member since: 18-05-2011 (6 Years) First loan: BDT 5,000/- Last loan : 20000 Outstanding loan: Nil
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.)	:	Nil
Business Experiences and Training Info	:	06 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.	:	01688912576
Family's Contact No.	:	01918699551
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAZMA BEGUM joined Grameen Bank since 6 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 GENERAL STORE
Location	:	Gasa, Gazipur
Total Investment in BDT	:	BDT 4,60,000/-
Financing	:	Self BDT 3,10,000/- (from existing business) 67% Required Investment BDT 1,50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 14 ft= 140 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice ,Sugar,Oil,Mosla Item,Soap-Wassing Power,Bekery Item,Cosmetics Item,Soft drinks etc. ▪Average 13% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪Entrepreneur is owner of the shop. ▪Collects goods from Bord bazzar. ▪Agreed grace period is 3 months.

Existing Business (BDT)

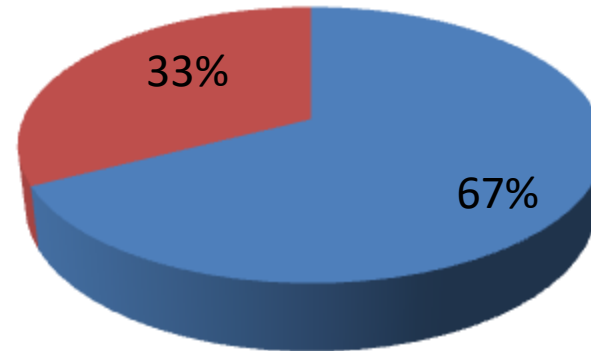
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery	4000	120000	1440000
	0	0	0
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Grocery	3480	104400	1252800
Total variable Expense (B)	3,480	104400	1252800
Contribution Margin (CM) [C=(A-B)]	520	15600	187200
Less Variable Expense			
Rent		0	0
Electricity bill		300	3600
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		150	1800
Total fixed cost (D)		6,650	79800
Net Profit (E)= [C-D]		8,950	107400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	5	2350	11,750	30	2,350	70,500	82,250
Suger	2	3700	7,400	2	3,250	6,500	13,900
Oil	30	85	2,550	1	16,500	16,500	19,050
Soft drinks	10	650	6,500	0	0	0	6,500
Mosla Item	1	15000	15,000	2	8,000	16,000	31,000
Cosmetic Item	50	100	5,000	250	120	30,000	35,000
Soap& Wossanig Power	1	5000	5,000	0	0	0	5,000
Bekery Item,	1	5000	5,000	0	0	0	5,000
Machine	5	50000	250,000	0	0	0	250,000
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Others	1	1800	1,800	1	10500	10,500	12,300
Total	106	0	310,000	286	0	150,000	460,000

Source of Finance

- Entrepreneur Contribution=310000
- Investors Investment=150000
- Total=460000
-



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery	5500	165000	1980000	2079000	2182950
		0	0	0	0
Total Sales (A)	5500	165000	1980000	2079000	2182950
Less Variable Expense			0		
Grocery	4785	143550	1722600	1808730	1899166.5
			0		
Total variable Expense (B)	4,785	143550	1722600	1808730	1899166.5
Contribution Margin (CM) [C=(A-B)	715	21450	257400	270270	283783.5
Less Variable Expense			0		
Rent		0		0	0
Electricity bill		400	4800	5300	5800
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		200	2400	2500	2600
Total fixed cost (D)		7,350	88,200	89,300	90400
Net Profit (E)= [C-D]		14100	169200	180,970	193383.5
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	169200	180,970	193383.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		109,200	230170
	Total Cash Inflow	319200	290170	423553.5
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210,000	60000	60000
3	Net Cash Surplus	109,200	230170	363553.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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

FAMILY PICTURE