

Proposed NU Business Name: MARIA STORE

Project identification and prepared by: Mafuza Khatun

Project verified by: Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	NAZMUL HAQUE
Age	:	01-07-1985 (32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	02 Brother & 01 Sister
Address	:	Vill: Langulia P.O: Bowal Bazar P.S:Sokhipur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	TARA VANU
(iii) Father's name	:	LATE: KHORSHED ALOM
(iv) GB member's info	:	Branch: Jadobpur, Centre # 20 (Female), Member ID: 2935, Group No: 04 Member since: 15-07-1998- 2012(10Years) First loan: BDT 26,000 Taka.
Further Information:		Existing loan: 5,000, Outstanding loan: /-
(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.)	:	None
Business Experiences and Training Info	:	02 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-487797
Family's Contact No.	:	01768-992743
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shokipur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TARA VANU Joined Grameen Bank Since 10 Years Ago. At First She Took 26,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

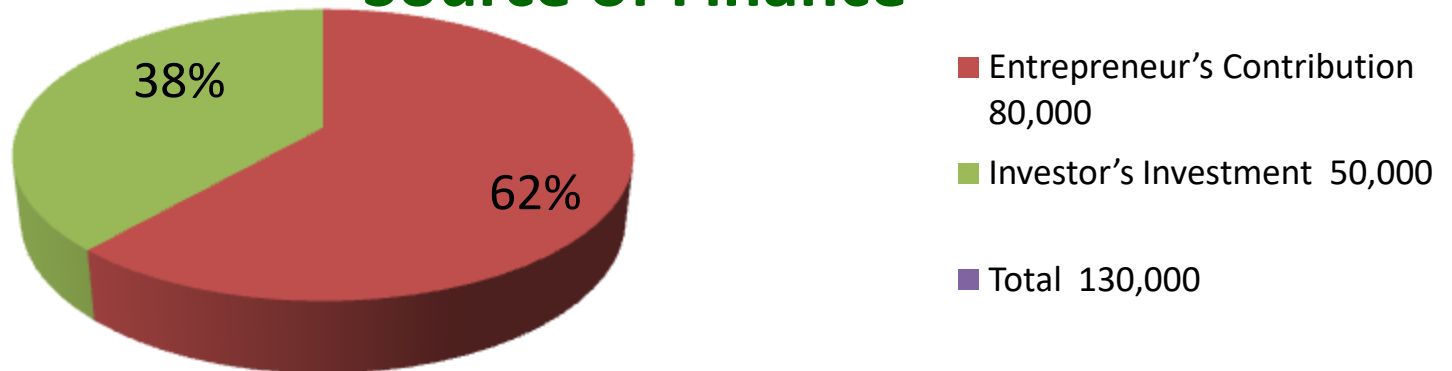
Business Name	:	MARIA STORE
Location	:	Shokipur
Total Investment in BDT	:	BDT 1,30,000 Taka
Financing	:	Self BDT 80,000 (from existing business) 62% Required Investment BDT 50,000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft x 10 ft= 100 Square ft
Security of the shop	:	0 taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Rich, Dal,Oil,Suger ETC;▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The shope is rented.▪Collects goods from Noluia▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk	2100	63000	756000
	0	0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		5600	67200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	7	3,200	22,400	15	3200	48,000	70,400
Dal	3	3,800	11,400			0	11,400
Soap	220	55	12,100			0	12,100
Sugar	2	4200	8,400			0	8,400
Flour	1	4000	4,000			0	4,000
Oil	55	95	5,225			0	5,225
Others			16,475			2,000	18,475
	288	15350	80000	15	3200	50000	130000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk	2500	75000	900000	945000	992250
0	0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2000	60000	720000	756000	793800
Total Variable Expense	2000	60000	720000	756000	793800
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7000	84000	85000	86030
Net Profit (E)= [C-D]		8000	96000	100800	105840
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	96,000	100800	105840
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76000	156800
	Total Cash Inflow	146,000	176,800	262,640
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	76,000	156,800	242,640

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02Years
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