

Proposed NU Business Name: **MA STORE**



Project identification and prepared by: Md.Belal Hossain  
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SAIFUL ISLAM</b>
Age	:	04/04/1986 ( 23Years)
Education, till to date	:	Class 9
Marital status	:	married
Children	:	01 Sons 01 Daughter
No. of siblings:	:	01Brother 01 Sisters
Address	:	Vill: Sona pur P.O: Pathan nagar, P.S: Chagalnaiya , 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>FEROZA BEGUM</b>
(iii) Father's name	:	<b>KOBIR AHAMMOD</b>
(iv) GB member's info	:	Branch: Fulgazi , Centre # 14/(Female), Member ID:1998/2, Group No: 11 Member since: 05-03-2010-2017 (67YEARS) First loan: BDT 5,000/- Existing loan: BDT 25,000/- Outstanding loan: BDT 15,000/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	10 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01854-420140
Mother's Contact No.	:	01836-058747
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FEROZA BEGUM** joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

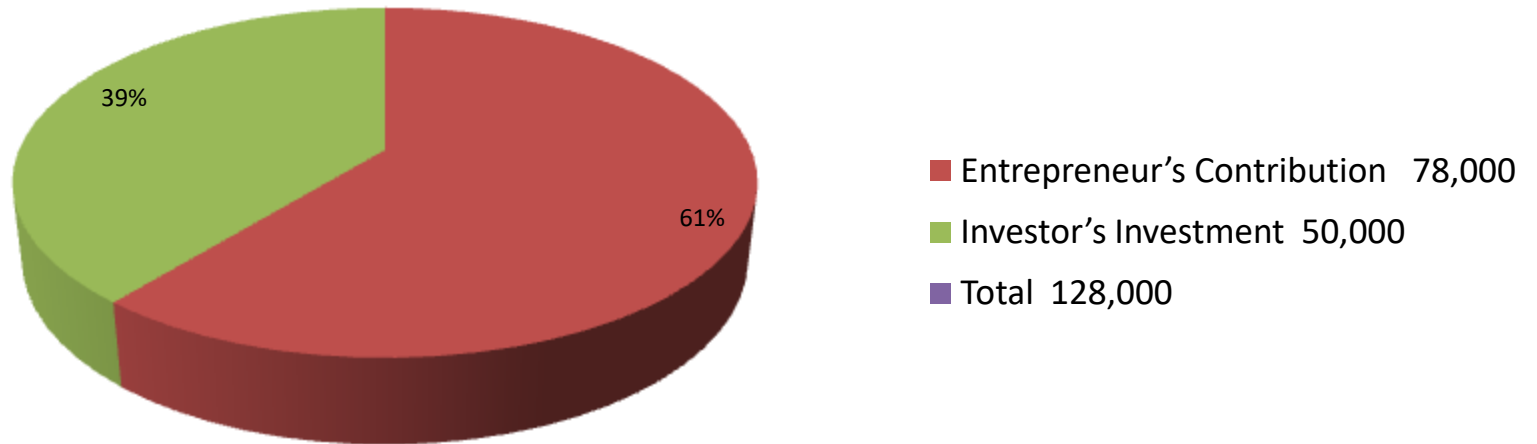
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA STORE</b>
Location	:	Kasari bazar ,Pathan nagar ,Chagalniya, Feni.
Total Investment In BDT	:	Bdt 1,28,000/-
Financing	:	Self BDT 78,000/- (From Existing Business) 61% Required Investment Bdt,50,000(as Equity) 39%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 15 ft. = 150 Square Ft
Security Of The Shop	:	,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like soft drink,biscuit,chips,soap,tea,&amp; others,</li> <li>▪Average 20% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing 1 Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

<b>Existing</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revnuue (Sale)</b>			
soft drink,biscuit,chips,soap,tea,& others	3300	99000	1188000
	0	0	0
<b>Total Sales(A)</b>	<b>3300</b>	<b>99000</b>	<b>1188000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
soft drink,biscuit,chips,soap,tea,& others	2805	84150	1009800
<b>Total Variable Expense</b>	<b>2805</b>	<b>84150</b>	<b>1009800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>495</b>	<b>14850</b>	<b>178200</b>
<b>Less Fixed Expense</b>			
Rent		1400	16800
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 1		3000	36000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>10700</b>	<b>128400</b>
<b>Net Profit (E)= [C-D]</b>		<b>4150</b>	<b>49800</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
soft drink	400	50	20,000	400	50	20,000	40,000
biscuit	200	40	8,000	200	40	8,000	16,000
chips	400	10	4,000	1	10,000	10,000	14,000
soap	200	30	6,000	200	30	6,000	12,000
tea	1	20,000	20,000	1	6,000	6,000	26,000
others	1	20,000	20,000			0	20,000
security	1	0	0			0	0
			0			0	0
			0			0	0
<b>Total</b>	<b>1203</b>	<b>40130</b>	<b>78,000</b>	<b>802</b>	<b>16,120</b>	<b>50,000</b>	<b>128,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
soft drink,biscuit,chips,soap,tea,& others	3800	114000	1368000	1436400	1508220
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3800</b>	<b>114000</b>	<b>1368000</b>	<b>1436400</b>	<b>1508220</b>
<b>Less Variable Expense (B)</b>					
soft drink,biscuit,chips,soap,tea,& others	3230	96900	1162800	1220940	1281987
<b>Total Variable Expense</b>	<b>3230</b>	<b>96900</b>	<b>1162800</b>	<b>1220940</b>	<b>1281987</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>570</b>	<b>17100</b>	<b>205200</b>	<b>215460</b>	<b>226233</b>
<b>Less Fixed Expense</b>					
Rent		1400	16800	16800	16800
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>10700</b>	<b>128400</b>	<b>128980</b>	<b>129569</b>
<b>Net Profit (E)= [C-D]</b>		<b>6400</b>	<b>76800</b>	<b>80640</b>	<b>84672</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	76,800	80640	84672
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		56800	117440
	<b>Total Cash Inflow</b>	<b>126,800</b>	<b>137,440</b>	<b>202,112</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>56,800</b>	<b>117,440</b>	<b>182,112</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop,,Koroia Bazar, Feni Sadar,  
Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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