

Proposed NU Business Name:

MA STORE & TEA HOUSE



Project identification and prepared by: Romendro Nath Haldar
Sonagazi, Feni.

Project verified by: Susanto kumar biswas



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | NAJIM UDDIN |
| Age | : | 02/12/1992 (25Years) |
| Education, till to date | : | H.S.C |
| Marital status | : | Married |
| Children | : | 02 Sons |
| No. of siblings: | : | 01 Brother 02 Sisters |
| Address | : | Vill: Chore Khandokar P.O:Bohaddarhat P.S: Sonagazi, 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 | : | BIBI AYSHA KATUN |
| (iii) Father's name | : | SOFIULLAH |
| (iv) GB member's info | : | Branch: Mongol kandi, Centre # 87/(Female), Member ID: 10130, Group No: 01 Member since: 24-10- 2010 (07 Years) First loan: BDT 5,000/- |
| Further Information: | | Existing loan: BDT 20,000/- Outstanding loan: BDT 0/- |
| (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 | : | 09 Years Experience 09 In Running Business. He Has No Training |
| Other Own/Family Sources Of Income | : | Yes |
| Other Own/Family Sources Of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01817-268810 |
| Mother's Contact No. | : | 01817-268809 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI AHEASHA KATUN joined Grameen Bank since 07 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

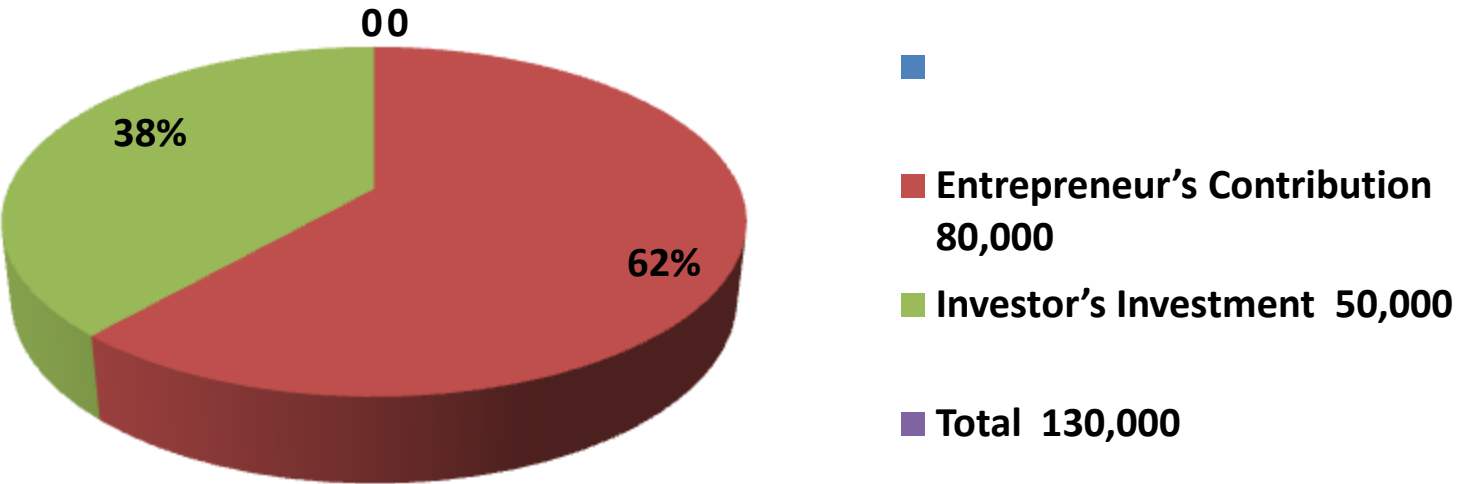
| | | |
|---|---|---|
| Business Name | : | MA STORE & TEA HOUSE |
| Location | : | Chore Khandokar, Suce GATE,Sonagazi, Feni. |
| Total Investment In BDT | : | Bdt 1,30,000/- |
| Financing | : | Self BDT 80,000/- (From Existing Business) 62% Required Investment Bdt,50,000(as Equity) 38% |
| Present Salary/Drawings From Business (Estimates) | : | Bdt 5,000/- |
| Proposed Salary | : | Bdt 5,000/- |
| Size Of Shop | : | 20 Ft X 15 ft. = 300 Square Ft |
| Security Of The Shop | : | No |
| Implementation | : | <ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Oil, Rice, Floer,Gas celiender & others. ▪Average 15% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing 0NoEmployee. ▪He Is Doing His Business In Own Place. ▪Collects Goods From Sonagazi. ▪Agreed Grace Period Is 3 Months. |
| | | |

Existing

| Particular | Daily | Monthly | Yearly |
|--|-------------|---------------|----------------|
| Revnue (Sale) | | | |
| Oil, Rice, Floer,Gas celiender & others. | 7000 | 210000 | 2520000 |
| Total Sales(A) | 7000 | 210000 | 2520000 |
| Less Variable Expense (B) | | | 0 |
| Oil, Rice, Floer,Gas celiender & others. | 5950 | 178500 | 2142000 |
| Total Variable Expense | 5950 | 178500 | 2142000 |
| Contributon Margin (CM) [C=(A-B)] | 1050 | 31500 | 378000 |
| Less Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electric Bill | | 400 | 4800 |
| Transportaion | | 500 | 6000 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 300 | 3600 |
| Guard | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile Bill | | 300 | 3600 |
| Total Fixed Cost (D) | | 6500 | 78000 |
| Net Profit (E)= [C-D] | | 25000 | 300000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|-----------|--------------|---------------|-----------|---------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Existing | Qty. | Unit Price | Proposed | Proposed Total |
| Gas cilinder | 6 | 2,500 | 15,000 | 10 | 2,500 | 25,000 | 40,000 |
| Oil | 1 | 15,000 | 15,000 | 1 | 15,000 | 15,000 | 30,000 |
| Rice | 5 | 2,200 | 11,000 | | | 0 | 11,000 |
| Flour | 1 | 1,500 | 1,500 | | | 0 | 1,500 |
| Suger | 1 | 3,500 | 3,500 | | | 0 | 3,500 |
| Others | | | 34,000 | | | 10,000 | 44,000 |
| Total | 14 | 24700 | 80,000 | 11 | 17,500 | 50,000 | 130,000 |



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|--------------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| Oil, Rice, Floer,Gas celiender & others. | 10000 | 300000 | 3600000 | 3780000 | 3969000 |
| Total Sales(A) | 10000 | 300000 | 3600000 | 3780000 | 3969000 |
| Less Variable Expense (B) | | | | | |
| Oil, Rice, Floer,Gas celiender & others. | 8500 | 255000 | 3060000 | 3213000 | 3373650 |
| Total Variable Expense | 8500 | 255000 | 3060000 | 3213000 | 3373650 |
| Contributon Margin (CM) [C=(A-B)] | 1500 | 45000 | 540000 | 567000 | 595350 |
| Less Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | 0 |
| Electric Bill | | 400 | 4800 | 5100 | 5400 |
| Transportaion | | 500 | 6000 | 6300 | 6615 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 300 | 3600 | 3600 | 3600 |
| Gard | | 0 | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobil Bill | | 300 | 3600 | 3700 | 3800 |
| Total Fixed Cost (D) | | 6500 | 78000 | 78700 | 79415 |
| Net Profit (E)= [C-D] | | 38500 | 462000 | 485100 | 509355 |

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 | 33,000 | | |
| 1.2 | Net Profit | 462,000 | 485100 | 509355 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 442000 | 907100 |
| | Total Cash Inflow | 495,000 | 927,100 | 1,416,455 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 33,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 53,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 442,000 | 907,100 | 1,396,455 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0Experience & Skill : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: , Chore Khandokar, Suce
GATE, Sonagazi,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







স্বদেশীয় কারখানা
মা মৌর এন্ড টি হাউস

মা মৌর এন্ড টি হাউস

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