

Proposed NU Business Name: **MA BABAR DOA STORE**



Project identification and prepared by: Ashraful Alam
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Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOSHARRAF HOSSAIN
Age	:	11-07-1989 (28 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brothers 1 Sister
Address	:	Vill:Bagdi P.O: Nagori : Kaliganj 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	:	AMBIA BEGUM
(iii) Father's name	:	SULTAN KHA
(iv) GB member's info	:	Branch: Nagori, Centre # 5 (Female), Member ID: 8640 Group No: 02 Member since: 13/05/2004-2011(7 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT:50,000, Outstanding loan: Nil
(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.)	:	No
Business Experiences and Training Info	:	9 Years experience of running business.9 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-509749
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KaliganjUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMBIA BEGUM joined Grameen Bank since 7 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

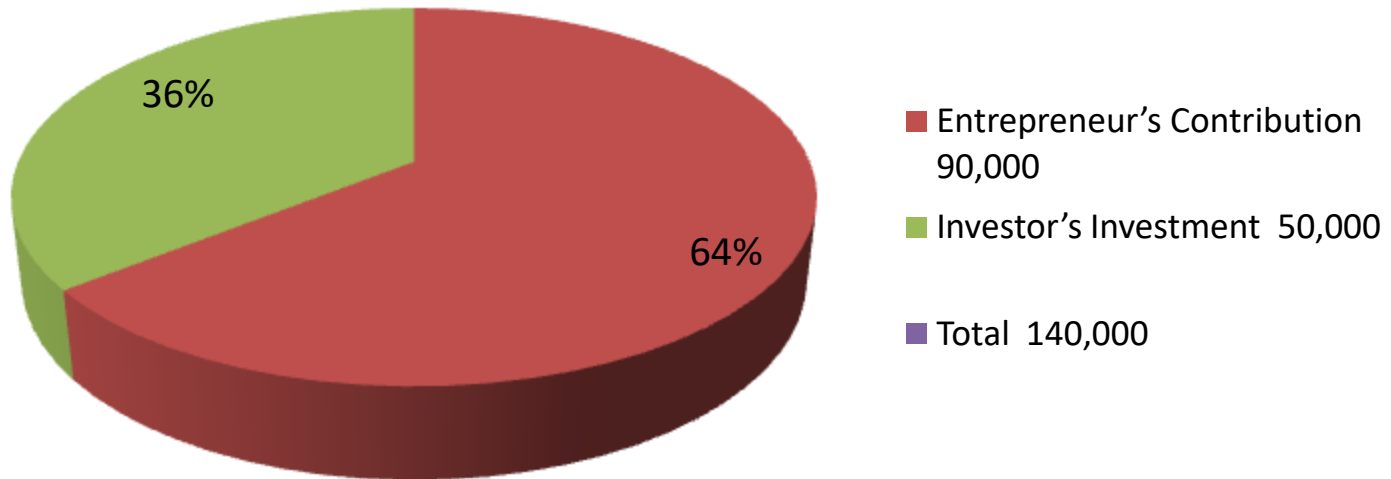
Business Name	:	MA BABAR DOA STORE
Location	:	Bagdi
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10ft=150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Rice, Pulse, Sugar, Cold Drinks, Soap, Oil, Detergent etc▪The business is operating by entrepreneur. Existing 0 employee.▪Collects goods from Nagori▪The shop is own▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Rice, Pulse, Sugar, Cold Drinks, Soap, Oil, Detergent etc	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Rice, Pulse, Sugar, Cold Drinks, Soap, Oil, Detergent etc	2975	89250	1071000
Total Variable Expense	2975	89250	1071000
Contribution Margin (CM) [C=(A-B)]	525	15750	189000
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportation		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		600	7200
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		8750	105000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	5	2,700	13,500	1	10,000	10,000	23,500
Pulse	3	5,000	15,000	2	5,000	10,000	25,000
Sugar	3	3300	9,900			5,000	14,900
Cold Drinks			30,000			25,000	55,000
Soap			2,000			0	2,000
Oil			2,500			0	2,500
Detergent			2,000			0	2,000
Others			15,100			0	15,100
			90,000			50,000	140000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice, Pulse, Sugar, Cold Drinks, Soap, Oil, Detergent etc	5000	150000	1800000	1890000	1984500
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Rice, Pulse, Sugar, Cold Drinks, Soap, Oil, Detergent etc	4250	127500	1530000	1606500	1686825
Total Variable Expense	4250	127500	1530000	1606500	1686825
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		600	7200	7300	7400
Total Fixed Cost (D)		7000	84000	85000	86030
Net Profit (E)= [C-D]		15500	186000	195300	205065
Investment Pay Back			20,000	20,000	20,000

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

<i>SI #</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	186,000	195300	205065
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		166000	341300
	Total Cash Inflow	236,000	361,300	546,365
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	166,000	341,300	526,365

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0, Others:0
Experience & Skill :9 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









