

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



Project identification and prepared by: Golam Rasul,  
Munshiganj Unit, Munshiganj

Project verified by: Shamsul Arefin



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

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD AL-AMIN SHEIKH</b>
Age	:	28-10-1992(25 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	2 Brother 03 Sister
Address	:	Vill: South Kagi kosba, P.O: Mirkadim P.S: Munshiganj sadar Dist: Munshiganj
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>FATEMA</b>
(iii) Father's name	:	<b>MOFFAZEL SHEIKH</b>
(iv) GB member's info	:	Branch: Rampal , Centre # 06 (Female), Member ID: 5148/3, Group No: 09 Member since: 02-01-2010 (07 Years) First loan: BDT 5,000/- Existing loan: BDT 10,000/- Outstanding loan: BDT 9,780/-
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	:	Three years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01993-205264
Mother's Contact No.	:	01950-317003
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FATEMA** 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	:	<b>MA-BABAR DUA STORE</b>
Location	:	Htimara, Rampal, Munshiganj.
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 60,000(from existing business) 55 % Required Investment BDT 50,000(as equity) 45 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, salt,sugar,drinking water, oil,juce,chips, etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing.no employee.</li><li>▪He is doing his business in own place.</li><li>▪Collects goods from Munshiganj.</li><li>▪Agreed grace period is 3 months.</li></ul>

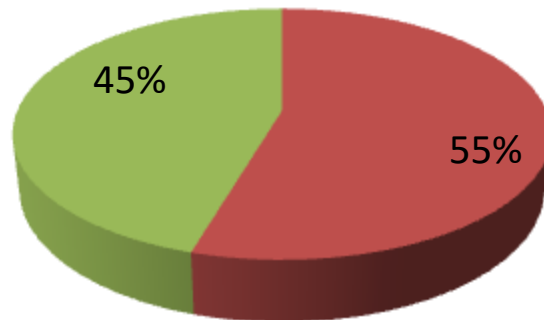
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery item	2,000	60,000	7,20,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>7,20,000</b>
<b>Less. Variable Expense</b>			
Grocery item	1,700	51,000	6,12,000
<b>Total variable Expense (B)</b>	<b>1,700</b>	<b>51,000</b>	<b>6,12,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>1,08,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>6,400</b>	<b>76,800</b>
<b>Net Profit (E) [C-D]</b>		<b>2,600</b>	<b>31,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cosmeties	20,000	20,000	40,000
Biscut	4,000	5,000	9,000
Soft Drink	15,000	15,000	30,000
Tea	1,000	-	1,000
Other	20,000	10,000	30,000
<b>Total</b>	<b>60,000</b>	<b>50,000</b>	<b>110,000</b>

## Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Grocery item	2,500	75,000	9,00,000	9,45,000	9,92,250
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>9,00,000</b>	<b>9,45,000</b>	<b>9,92,250</b>
<b>Less. Variable Expense</b>					
Grocery item	2,125	63,750	7,65,000	8,03,250	8,43,412
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>7,65,000</b>	<b>8,03,250</b>	<b>8,43,412</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>1,35,000</b>	<b>1,41,750</b>	<b>1,48,837</b>
<b>Less. Fixed Expense</b>			,		
Electricity Bill		300	3,600	3,600	3,600
Mobile Bill		300	3,600	3,700	3,800
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,700	3,700
<b>Total Fixed Cost</b>		<b>6,400</b>	<b>76,800</b>	<b>77,000</b>	<b>77,200</b>
<b>Net Profit (E) [C-D]</b>		<b>4,850</b>	<b>58,200</b>	<b>64,750</b>	<b>71,637</b>
<b>Investment Payback</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	58,200	64,750	71,637
1.3	Depreciation (Non cash item)	0		
1.4	Opening Balance of Cash Surplus		38,200	82,950
	<b>Total Cash Inflow</b>	<b>108,200</b>	<b>102,950</b>	<b>154,587</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)	20,000	20,000	20,000
	<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>38,200</b>	<b>82,950</b>	<b>134,587</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE



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