Proposed NU Business Name: MAA GENERAL STORE

Project identification and prepared by: Abul Khayer, Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary

Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta		
Name	:	**SARIFUL ISLAM**
Age	:	15-10-1986 (29 *Years)*
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: West Pakutia P.O: D. Pakutia P.S: Ghatail Dist: Tangail
Parent's and GB related Info (i) Who is GB member	:	Mother ✓ Father ☐
(ii) Mother's name	:	**SAJEDA BEGUM**
(iii) Father's name	:	**MD ANSAR ALI**
(iv) GB member's info	:	Branch: Pakutia, Centre # 36 (Female), Member ID: 1552, Group No: 03 Member since: 15-06-1999 *(16 Years)* First loan: 3,000 taka.
Further Information:		Existing loan: BDT 2,00,000 Outstanding loan: BDT 1,60,400
(v) Who pays GB loan installment	:	Elder Brother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and	:	Six years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Elder Brother's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-369717
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sajeda Begum is a member of Grameen Bank since 16 years. At first she took 3,000 taka loan from Grameen Bank. Sajeda Begum gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

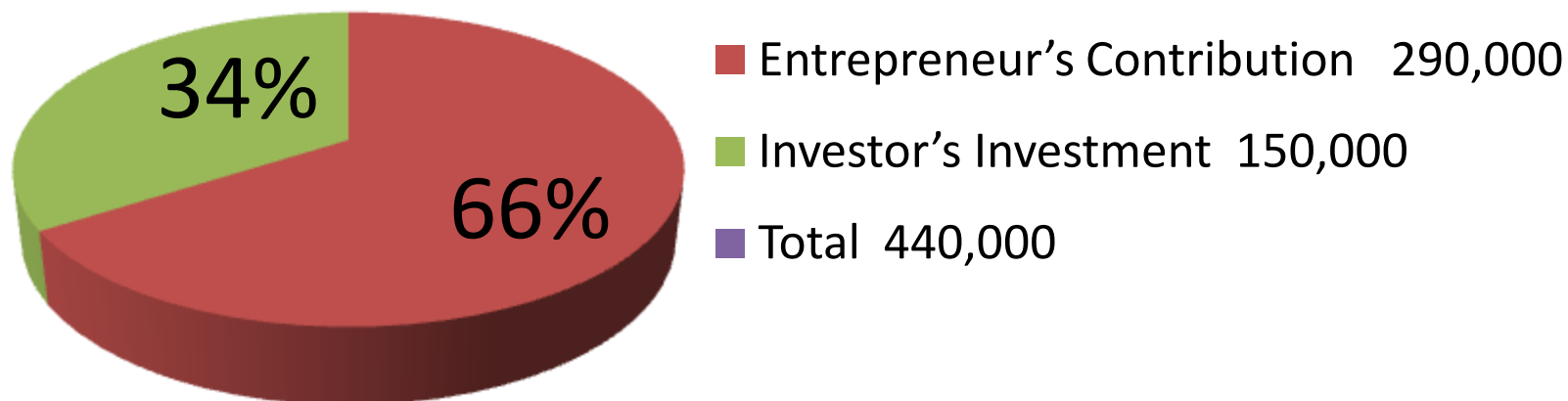|		
Business Name	:	**MAA GENERAL STORE**
Location	:	Pakutia Bazar,Ghatail, Tangail
Total Investment in BDT	:	BDT 4,40,000
Financing	:	Self BDT 2,90,000 (from existing business) 66% Required Investment BDT 1,50,000 (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Implementation	:	▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Sugar, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Brush Cosmetics etc. ▪Provide Flexi-load and Bikash service. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund one employee will be appointed. ▪Collects goods from Pakutia, Tangail. ▪The shop is rented. ▪Agreed grace period is 4 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Sugar, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Brush Cosmetics etc	3,500	105,000	1,260,000
Flexi-Load (5000/1000) x 27	135	4,050	48,600
Bikash (20,000/ 1,000) x 4	80	2,400	28,800
Total Sales (A)	**3,715**	**111,450**	**1,337,400**
Less. Variable Expense			
Rice, Pulse, Flour, Sugar, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Brush Cosmetics etc	2,975	89,250	1,071,000
Total variable Expense (B)	**2,975**	**89,250**	**1,071,000**
Contribution Margin (CM) [C=(A-B)	**740**	**22,200**	**266,400**
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		400	4,800
Generator Bill		200	2,400
Mobile Bill		400	4,800
Transportation		2,000	24,000
Salary (self)		8,000	96,000
Entertainment		300	3,600
Guard		100	1,200
Total fixed Cost (D)		**13,900**	**166,800**
Net Profit (E) [C-D]		**8,300**	**99,600**

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Sugar, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Brush Cosmetics etc	1,00,000	-	1,00,000
Flexi-load	80,000	80,000	80,000
Bikash	20,000		20,000
Kerosene (30,000), Rice (75,000), Soya bin oil (44,000), Others (1,000)	-	1,50,000	1,50,000
Security	90,000	-	90,000
Total	**2,90,000**	**1,50,000**	**4,40,000**

Source of Finance

■ Entrepreneur's Contribution   290,000

■ Investor's Investment   150,000

■ Total   440,000

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Financial Projection (BDT)					
Revenue (sales)					
Rice, Pulse, Flour, Sugar, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Brush Cosmetics etc	6,000	180,000	2,160,000	2,268,000	2,381,400
Flexi-Load (5000/1000) x 27	135	4,050	48,600	51,030	53,582
Bikash (20,000/ 1,000) x 4	80	2,400	28,800	30,240	31,752
Total Sales (A)	**6,215**	**186,450**	**2,237,400**	**2,349,270**	**2,466,734**
Less. Variable Expense					
Rice, Pulse, Flour, Sugar, Biscuit, Chips, Chanachur, Soft drinks, Noodles, Brush Cosmetics etc	5,100	153,000	1,836,000	1,927,800	2,024,190
Total variable Expense (B)	**5,100**	**153,000**	**1,836,000**	**1,927,800**	**2,024,190**
Contribution Margin (CM) [C=(A-B)	**1,115**	**33,450**	**401,400**	**421,470**	**442,544**
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity Bill		400	4,800	5,300	5,800
Mobile bill & SMS Monitoring		650	7,800	7,800	7,800
Transportation		3,000	36,000	38,000	40,000
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		400	4,800	5,300	5,800
Guard		100	1,200	1,500	1,800
Total Fixed Cost		**17,050**	**204,600**	**207,900**	**211,200**
Net Profit (E) [C-D]		**16,400**	**196,800**	**213,570**	**231,344**
Investment Payback			**60,000**	**60,000**	**60,000**

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	**Cash Inflow**			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	196,800	213,570	231,344
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		136,800	290,370
	Total Cash Inflow	**346,800**	**350,370**	**521,714**
2	**Cash Outflow**			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	**210,000**	**60,000**	**60,000**
3	**Net Cash Surplus**	**136,800**	**290,370**	**461,714**

SWOT ANALYSIS

STRENGTH	**W**EAKNESS
Employment: Self: 01 Family:0 Others:01 Experience & Skill : 06 Years Quality goods & services; Skill and experience;	Lack of Capital/Investment
OPPORTUNITIES	**T**HREATS
Huge demand in the community Location of shop; Regular customers;	Theft Fire Political unrest Local competitors;

Pictures

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ইউ, পি, ফরম-৭
ধারা-২২ (১)

লাইসেন্স

উপজেলা -   জেলা -
বহি নং - ০৬   তাং ২২/০৬/২০২৫
লাইসেন্স নং ২৬৭
লাইসেন্স গ্রহীতার নাম : মোঃ সাগর আহম্মেদ (সাগু)
পিতা/স্বামীর নাম :
ঠিকানা :
ফিসের পরিমাণ : টাকা - ৪০০৳

FAMILY PICTURE