

Proposed NU Business Name: **MAA GENERAL STORE**



Project identification and prepared by: Md. Asif Istear,
Ashulia Unit, Dhaka

Project verified by: Md. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD YASIN MIAH |
| Age | : | 10-01-1992 (23 Years) |
| Education, till to date | : | S.S.C |
| Marital status | : | Married |
| Children | : | Nil |
| No. of siblings: | : | 2 Brother & 1 Sister |
| Address | : | Vill: Kakor, P.O: Birulia., P.S: Savar, Dist: Dhaka |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MOST. KHOSIDA AKTER |
| (iii) Father's name | : | MD ABDUL RAHIM |
| (iv) GB member's info | : | Branch: Birulia Savar, Centre # 25 (Female), Member ID: 4316, Group No: 03 Member since: 18-05-2001 to 2009 (08 Years) First loan: BDT 5,000/- Outstanding loan: Nil |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Mother |
| (vi) Mobile lady | : | Yes |
| (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 |
| Other Own/Family Sources of Income | : | Agriculture |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01841-224210 |
| Mother's Contact No. | : | 01711-515221 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. KHOSIDA AKTER joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | MAA GENERAL STORE |
| Location | : | Dandabor natunpara, Polli Biddut, Savar, Dhaka |
| Total Investment in BDT | : | BDT 2,75,000/- |
| Financing | : | Self BDT 1,25,000/- (from existing business) 45% Required Investment BDT 1,50,000/- (as equity) 55% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 15 ft x 10 ft= 120 square ft |
| Security of the shop | : | BDT 20,000/- |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Pulse, Sugar, Biscuit, Soft drinks, Noodles etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund one employee will be appointed. ▪He is doing his business in renting place. ▪Collects goods from Savar. ▪Agreed grace period is 4 months. |

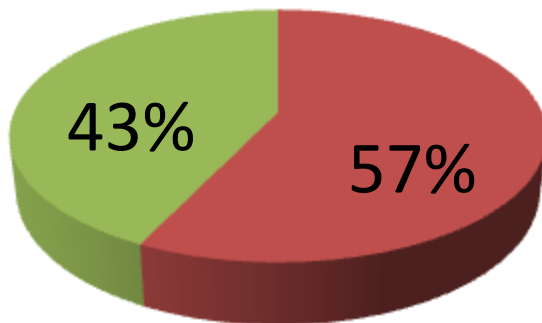
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|------------------|
| Revenue (sales) | | | |
| Grocery Item | 3,000 | 90,000 | 1,080,000 |
| Total Sales (A) | 3,000 | 90,000 | 1,080,000 |
| Less. Variable Expense | | | |
| Grocery Item | 2,550 | 76,500 | 918,000 |
| Total variable Expense (B) | 2,550 | 76,500 | 918,000 |
| Contribution Margin (CM) [C=(A-B)] | 450 | 13,500 | 162,000 |
| Less. Fixed Expense | | | |
| Rent | | 500 | 6,000 |
| Electricity Bill | | 300 | 3,600 |
| Mobile Bill | | 300 | 3,600 |
| Salary (self) | | 5,000 | 60,000 |
| Transportation | | 1,000 | 12,000 |
| Total fixed Cost (D) | | 7,100 | 85,200 |
| Net Profit (E) [C-D] | | 6,400 | 76,800 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|--|----------------|----------------|----------------|
| Rice (10 x 2000) | 20,000 | 40,000 | 60,000 |
| Oil (1 x 15000) | 15,000 | 15,000 | 30,000 |
| Flour (10 1510) | 15,100 | 30,000 | 45,100 |
| Pulse (1 x 5000) | 5,000 | 10,000 | 15,000 |
| Cosmetics | 40,000 | 30,000 | 70,000 |
| Washing Powder, Tooth Past, Noodle, Salt,Spice, Chanachur, Chips etc | 18,000 | 17,000 | 35,000 |
| Bran, Biscuit etc | 11,900 | 8,000 | 19,900 |
| Total | 125,000 | 150,000 | 275,000 |

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 150,000
- Total 350,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year |
|---|--------------|----------------|------------------|------------------|
| Revenue (sales) | | | | |
| Grocery Item | 5,000 | 150,000 | 1,800,000 | 1,890,000 |
| Total Sales (A) | 5,000 | 150,000 | 1,800,000 | 1,890,000 |
| Less. Variable Expense | | | | |
| Grocery Item | 4,250 | 127,500 | 1,530,000 | 1,606,500 |
| Total variable Expense (B) | 4,250 | 127,500 | 1,530,000 | 1,606,500 |
| Contribution Margin (CM) [C=(A-B)] | 750 | 22,500 | 270,000 | 283,500 |
| Less. Fixed Expense | | | | |
| Rent | | 500 | 6,000 | 6,000 |
| Electricity Bill | | 300 | 3,600 | 4,000 |
| Mobile Bill | | 400 | 4,800 | 5,500 |
| Salary (self) | | 5,000 | 60,000 | 60,000 |
| Transportation | | 1,200 | 14,400 | 16,500 |
| Salary (staff) | | 3,000 | 36,000 | 36,000 |
| Total Fixed Cost | | 10,400 | 124,800 | 128,000 |
| Net Profit (E) [C-D] | | 12,100 | 145,200 | 155,500 |
| Investment Payback | | | 90,000 | 90,000 |

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) |
|----------|---|----------------|----------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 150,000 | |
| 1.2 | Net Profit | 145,200 | 155,500 |
| 1.3 | Depreciation (Non cash item) | | - |
| 1.4 | Opening Balance of Cash Surplus | | 55,200 |
| | Total Cash Inflow | 295,200 | 210,700 |
| 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) | 90,000 | 90,000 |
| | Total Cash Outflow | 240,000 | 90,000 |
| 3 | Net Cash Surplus | 55,200 | 120,700 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 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







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FAMILY PICTURE

