

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



Project identification and prepared by: Romendra Nath Halдар,  
Feni Unit, Feni

Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>MD. KHIRUL ISLAM</b>
Age	:	01-06-1989(27 Years)
Education, till to date	:	Dawra Hadis
Marital status	:	Married
Children	:	-
No. of siblings:	:	3 Sister
Address	:	Vill: West Daktarpara, P.O: Feni, P.S: Feni, 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	:	<b>AKLIMA BEGUM</b>
(iii) Father's name	:	<b>DELOYAR HOSEN</b>
(iv) GB member's info	:	Branch: Rampur, Feni Centre # 34(Female), Member ID: 3402/2, Group No: 03 Member since: 27/12/2005 (10Years) First loan: BDT 8,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: 12400
(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.)	:	Nil
Business Experiences and Training Info	:	2 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01629-680455
Mother's Contact No.	:	01811-887832
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AKLIMA BEGUM** joined Grameen Bank since 10 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

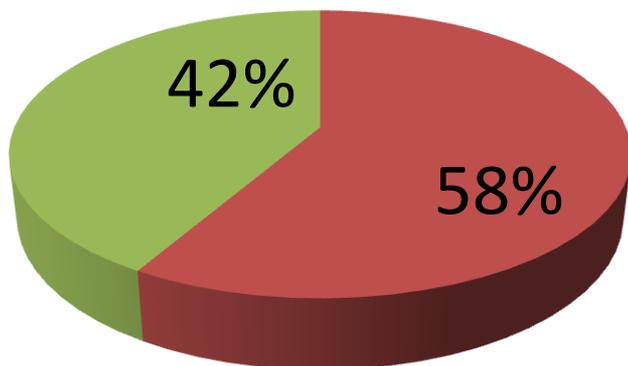
Business Name	:	<b>MAA GENERAL STORE</b>
Location	:	Pathan bari, Feni
Total Investment in BDT	:	BDT 240000/-
Financing	:	Self BDT 140000/-(from existing business) 58% Required Investment BDT 1,00,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10ft= 120square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Item etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	3,400	102,000	1,224,000
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		4,000	48,000
Electricity bill		1,500	18,000
Mobile Bill		200	2,400
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Guard		200	2,400
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>12,700</b>	<b>152,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,300</b>	<b>63,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft drinks	20,000	30,000	50,000
Biscuit	30,000	0	30,000
Rice (2 x 1600)	3,200	0	3,200
Flour (2 x 1200)	2,400	0	2,400
Soap	20,000	0	20,000
Washing Powder, Harpik,	40,000	0	40,000
Sugar, Noodle, Salt, Milk	10,000	50000	60,000
Oil	7,400	10000	17,400
Others	7,000	10000	17,000
<b>Total</b>	<b>140,000</b>	<b>100,000</b>	<b>240,000</b>



## Source of Finance

- Entrepreneur's Contribution 140,000
- Investor's Investment 100,000
- Total 240,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Grocery Item	5,200	156,000	1,872,000	1,965,600
<b>Total Sales (A)</b>	<b>5,200</b>	<b>156,000</b>	<b>1,872,000</b>	<b>1,965,600</b>
<b>Less. Variable Expense</b>				
Grocery Item	4,420	132,600	1,591,200	1,670,760
<b>Total variable Expense (B)</b>	<b>4,420</b>	<b>132,600</b>	<b>1,591,200</b>	<b>1,670,760</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>780</b>	<b>23,400</b>	<b>280,800</b>	<b>294,840</b>
<b>Less. Fixed Expense</b>				
Rent		4,000	48,000	48,000
Electricity bill		1,500	18,000	20,000
Mobile Bill		300	3,600	4,000
Transportation		2,000	24,000	26,000
Salary (self)		5,000	60,000	60,000
Guard		200	2,400	3,000
Entertainment		300	3,600	4,000
<b>Total Fixed Cost</b>		<b>13,300</b>	<b>159,600</b>	<b>165,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,100</b>	<b>121,200</b>	<b>129,840</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	121,200	129,840
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		61,200
	<b>Total Cash Inflow</b>	<b>221,200</b>	<b>191,040</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>61,200</b>	<b>131,040</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 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









জরুরী সাতার মিল্লী  
মোঃ রফিক মেটালোজ  
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01716-189570

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# জেনারেল স্টোর

যেখানে সবধরনের মুসলিম ও কামরুলী বাসী ফুডা ও গাইডেন্সী পণ্যের  
পঠান বাড়ী রোড, কাজী অকিলের সামনে, কেরী সড়ক, ঢাকা।

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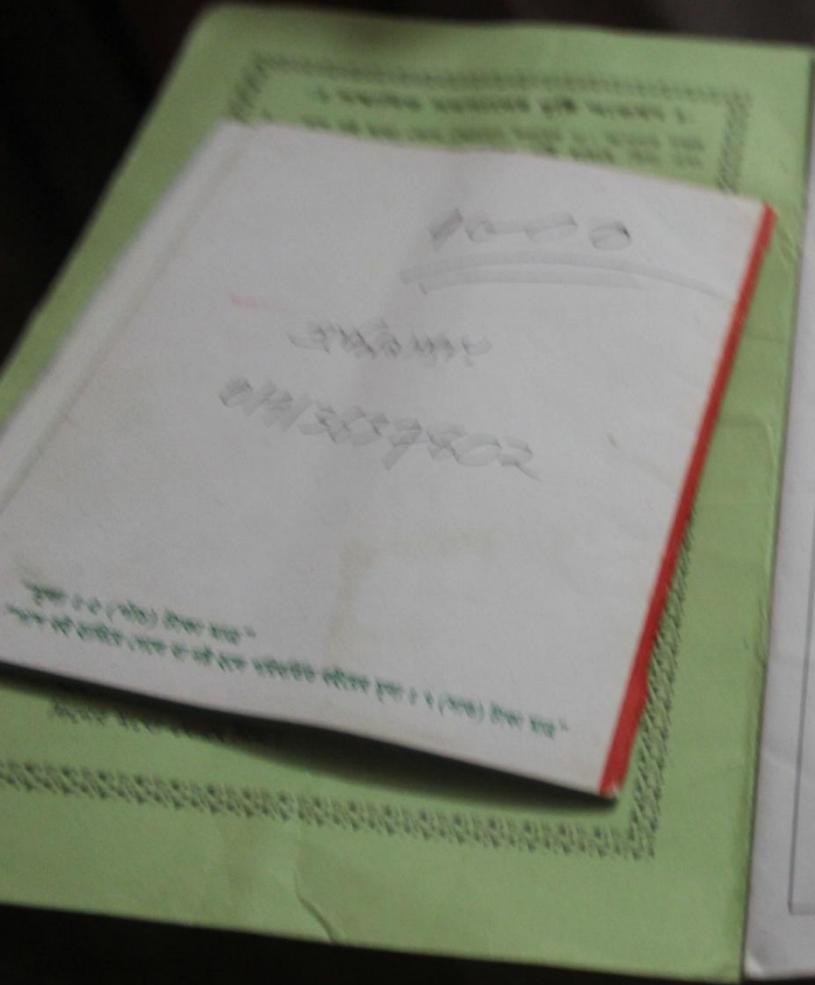


জেনারেল স্টোর



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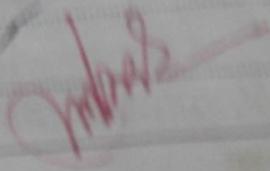




  
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# FAMILY PICTURE

