

Proposed NU Business Name: **MAMA-VAGINA TRADERS**



Project identification and prepared by: Md. Shahidul Islam,
Nawabganj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ARIF HOSSAIN
Age	:	02-04-1987 (29 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	06 Brothers 3 Sister
Address	:	Vill: Durgapur, P.O: Khalpar, P.S: Nawabganj, 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	:	MST. RASHIDA KHATUN
(iii) Father's name	:	MD. MEHER UDDIN
(iv) GB member's info	:	Branch: Churain, Centre # 8 (Female), Member ID: 1473/1, Group No: 04 Member since: 01/01/1996 First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 10,832/-
(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	:	Six years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01682-699577
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RASHIDA KHATUN joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAMA-VAGINA TRADERS
Location	:	Durgapur Road,Gobindapur, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,10,000(from existing business) 64% Required Investment BDT 60,000(as equity) 36 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 120 square ft
Security of the shop	:	Own
Implemen tation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Diesel,Petrol,okten, etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

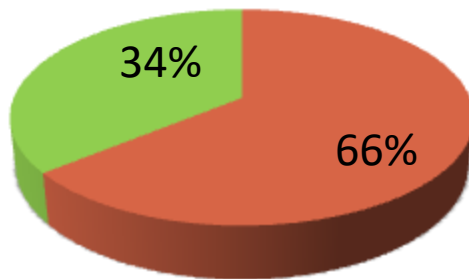
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Energy Item	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Energy Item	2,000	60,000	7,20,000
Total variable Expense (B)	2,000	60,000	7,20,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		500	6,000
Transportation		1,500	18,000
Salary (Self)		5,000	60,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Generator Bill		200	2,400
Total fixed Cost (D)		9,700	1,16,400
Net Profit (E) [C-D]		5,300	63,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Petrol	02	19,000	38,000	01	30,000	30,000	68,000
Okten	02	21,000	42,000	01	10,000	10,000	52,000
Mobil				01	20,000	20,000	20,000
Security			30,000				30,000
Total			1,10,000			60,000	1,70,000

0% **Source of Finance**



- Entrepreneur's Contribution's :- 1,10,000
- Investor Investment's :- 60,000
- Total :- 1,70,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Energy Item	3,300	99,000	11,88,000	12,47,400	13,09,770
Total Sales (A)	3,300	99,000	11,88,000	12,47,400	13,09,770
Less. Variable Expense					
Energy Item	2,640	79,200	9,50,400	9,97,920	10,47,816
Total variable Expense (B)	2,640	79,200	9,50,400	9,97,920	10,47,816
Contribution Margin (CM) [C=(A-B)]	660	19,800	2,37,600	2,49,480	2,61,954
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18000
Electricity Bill		500	6,000	6500	7,000
Transportation		2,000	24,000	25,000	26,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		500	6,000	6,000	6,000
Entertainment		500	6,000	6,000	6,000
Generator		200	2,400	2,400	2,400
Total Fixed Cost		10,200	1,22,400	1,23,900	1,25,400
Net Profit (E) [C-D]		9,600	1,15,200	1,25,580	1,36,554
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	1,15,200	1,25,580	1,36,554
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		91,200	1,92,780
	Total Cash Inflow	1,75,200	2,16,580	3,29,334
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	91,200	1,92,780	3,05,334

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Surjakhali Busstand,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











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FAMILY PICTURE