

Proposed NU Business Name: MA BABAR DOA DACORETOR

Project identification and prepared by :Nurul Islam
Kaliakair Unit, Gazipur

Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD,ABDUL JOBBAR
Age	:	10-11-1982 (35 Years)
Education, till to date	:	S,S,C
Marital status	:	Married
Children	:	02 Son 01 Daughter
No. of siblings:	:	04 Brother 02 Sister
Address	:	Vill: Mazu khan P.O:roton pur P.S: Kaliakair, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	YARJAN BAGUM
(iii) Father's name	:	MD.HAYET ALI
(iv) GB member's info	:	Branch: Muchak, Centre # 15/m (Female), Member ID: 1793, Group No: 03 Member since: 16/01/1988-2017 (29 Years) First loan: BDT 2,000
Further Information:		Existing Loan: 50000/-, Outstanding loan:15000
(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	:	10 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748957082
Mother's Contact No.	:	01929474719
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

EARJAN BAGOM joined Grameen Bank since 29 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

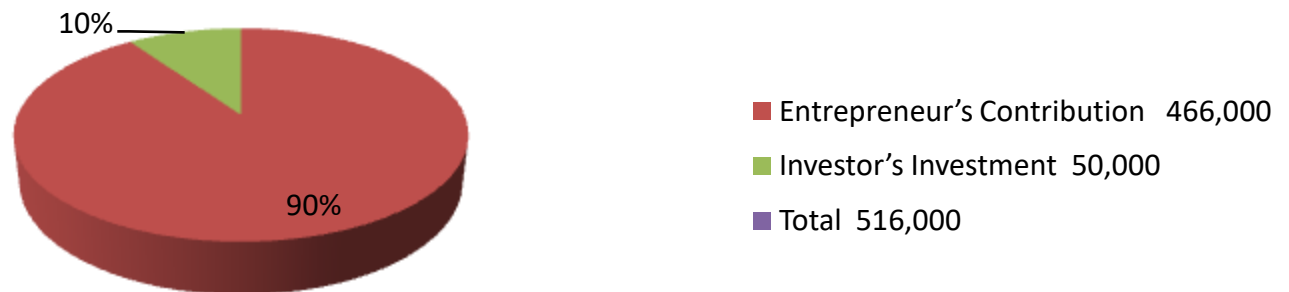
Business Name	:	MA BABAR DOA DAKORATOR
Location	:	Mazu khan,roton pur,Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 516,000/-
Financing	:	Self BDT 466,000/-(from existing business) 90% Required Investment BDT 50,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as herbal medicin▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
AB Ton,Biuton,Lukiria Plus,Bolarist Plus ETC	2100	63000	756000
		0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
AB Ton,Biuton,Lukiria Plus,Bolarist Plus ETC	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1500	18000
Electric Bill		200	2400
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		100	1200
Gard		100	1200
Mobile Bill		200	2400
Total Fixed Cost (D)		8100	97200
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
ciar	150	200	30000	25	400	10000	40000
Drag patil	14	3000	42000	08	3000	24000	66000
maik	04	20000	80000	183	60	10980	90980
box	04	50000	200000				200000
M masin	02	20000	40000				40000
tabil	20	500	10000	10	500	5020	15020
pllat	600	40	24000				24000
Rice dis	100	100	10000				10000
	894	93840	466000	226	3960	50000	516000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Char,drag patil,maik,box,tabil,pllata ETC	2400	72000	864000	907200	952560
0	0	0	0	0	0
Total Sales(A)	2400	72000	864000	907200	952560
Less Variable Expense (B)					
Char,drag pllata,maik,box,pllata ETC	1920	57600	691200	725760	762048
Total Variable Expense	1920	57600	691200	725760	762048
Contribution Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		200	2400	2700	3000
Transportation		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		8100	97200	98200	99230
Net Profit (E)= [C-D]		6300	75600	79380	83349
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	75,600	79380	83349
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		55600	114980
	Total Cash Inflow	125,600	134,980	198,329
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	55,600	114,980	178,329

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire













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