A Nobin Udyokta Project Maa Mina Enteprise

211 14 W W

Project by :Kriti Bas Baidya Identified by : Solayman Hossain Verified By: Shaiful Islam Madaripur Unit, Madaripur Anchal-6 GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Kriti Bas Baidya
Age	:	19/Jun/1983 (34 Years 7 Months)
Marital status	:	Married,
Children	:	01 Sons
No. of siblings:	:	Two brothers and 2Sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	MotherImage: Second systemMina BaidyaKanai Lal BaidyaKember since: 2009Branch:Mostofapur Centre no.02, Group: 01Loanee No. 1033First Ioan: Tk. 10,000Total Amount Received:Tk. 3,00,000/-Existing Ioan: 00Outstanding:00
<i>Further Information:</i> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	N/A N/A N/A N/A N/A
Education, till to date	:	Eight



Present Occupation	:	Business
Trade License Number	:	52
Business Experiences	:	6 years.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01988-379770
NU Project Source/Reference	:	Madaripur Unit Office.Madaripur

NU's mother has been a member of Grameen Bank (GB) Since 2009. At first her mother took a loan amount BDT 10,000 from Grameen Bank. She Invested the money in her son's business. She gradually improved their life standard through GB loan.



Business Name	:	Maa Mina Enterprise
Address/ Location	:	Kola Gaciya Bazar
Total Investment in BDT		2,70,000/=
Financing	:	Self BDT : 2,10,000/= (from existing business)78%Required Investment BDT : 60,000/= (as equity)22%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
Proposed Business % of present gross profit margin Estimated % of proposed gross	:	25% 25%
profit margin Agreed grace period	:	8 Installments

EXISTING BUSINESS OPERATIONS Info.

Deutieuleus	Existing Business (BDT)			
Particulars	Daily	Monthly	Yearly	
Sales (A)	3,000	90,000	10,80,000	
Less: Cost of sales (B)	2,250	67,500	8,10,000	
Gross Profit C=(A-B)	750	22,500	2,70,000	
Less: Operating Costs				
Electricity bill		700	8,400	
Generator bill		200	2,400	
Night Guard bill		200	2,400	
Shop Rent		800	9,600	
Mobile bill		300	3,600	
Present salary/Drawings- self		7,000	84,000	
Conveyance or Transport]		200	2,400	
Others (fees, Entertainment, TL renew)		200	2,400	
Non Cash Item:				
Depreciation Expenses (%)		333	3,996	
Total Operating Cost (D)		9,933	1,19,196	
Net Profit (C-D):	750	12,567	1,50,804	

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Present Goods Items (*) :	2,10,000		2,10,000
Proposed Items (**) :		60,000	60,000
Total Capital	2,10,000	60,000	2,70,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown (Continued)

Present Stock item

Proposed Item

Present Stock items				
Product name	Unit (Quantity)	Amount		
বিস্কুট		৬০,০০০		
চিনি		٥,0000 کە		
ডাল		૨ ૦,૦૦૦		
তেল		೨ ೦,೦೦೦		
কসমেটিকস		૨ ૦,૦૦૦		
সফট ডিংসকস		೨ ೦,೦೦೦		
তাক		80,000		
Total Present Stock		२,३०,०००		

Proposed items				
Product Name	Unit	Amount		
বিস্কুট		٥٥,٥٥٥		
চনি		\$ 0,000		
ডাল		\$ 0,000		
তেল		٥٥,٥٥٥ ک		
সফট ডিংসকস		٥,000 کە		
কসমেটিকস		٥٥,٥٥٥		
Total Proposed Stock		60,000		

Financial Projection of NU BUSINESS PLAN



Particulars		Year 1 (BD	Т)	Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3,500	1,05,000	12,60,000	4,000	1,20,000	14,40,000
Less: Cost of Sale (B)	2,625	78,750	9,45,000	3,000	90,000	10,80,000
Gross Profit (A-B)=(C)	875	26,250	3,15,000	1,000	30,000	3,60,000
Less: Operating Costs						
Electricity bill		700	8,400		750	9,000
Generator bill		200	2,400		200	2,240
Night Guard bill		200	2,400		200	2,400
Shop Rent		800	9,600		800	9,600
Mobile bill		300	3,600		300	3,600
Present salary/Drawings- self		7,000	84,000		7,000	84,000
Conveyance or Transport		200	2,400		200	2,400
Others (fees, Entertainment, TL renew)		200	2,400		200	2,400
Non Cash Item:						
Depreciation Expenses (%)		333	3,996		333	3,996
Total Operating Cost (D)		9,933	1,19,196		9,983	1,19,796
Net Profit (C-D) = (E)	875	16,317	1,95,804		20,017	2,40,204
GT payback	36,000				36,000	
Retained Income:	1,59,804				2,04,204	

CASH FLOW Projection on Business Plan (Rec. & Pay.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	0
1.2	Net Profit	1,95,804	2,40,204
1.3	Depreciation (Non cash item)	3,996	3,996
1.4	Opening Balance of Cash Surplus		1,62,800
	Total Cash Inflow	2,58,800	4,05,000
2.0	Cash Outflow		
2.1	Purchase of Product	60,000	0
2.2	Investment Pay Back	36,000	36,000
2.3	Payment of GB loan		
	Total Cash Outflow	96,000	36,000
3.0	Net Cash Surplus	1,62,800	3,69,000

SWOT Analysis

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 Screening Skill and 6 Years experience Quality service and Product Well Decorated Seven days open weekly 16 hours shop open 	WEAKNESS Lack of investment
 OPPORTUNITIES Have a chance at more customers within local area. Extendable society Products and service demand increasing. 	 THREATS New competitor may be present Political Unrest Theft

Photographs

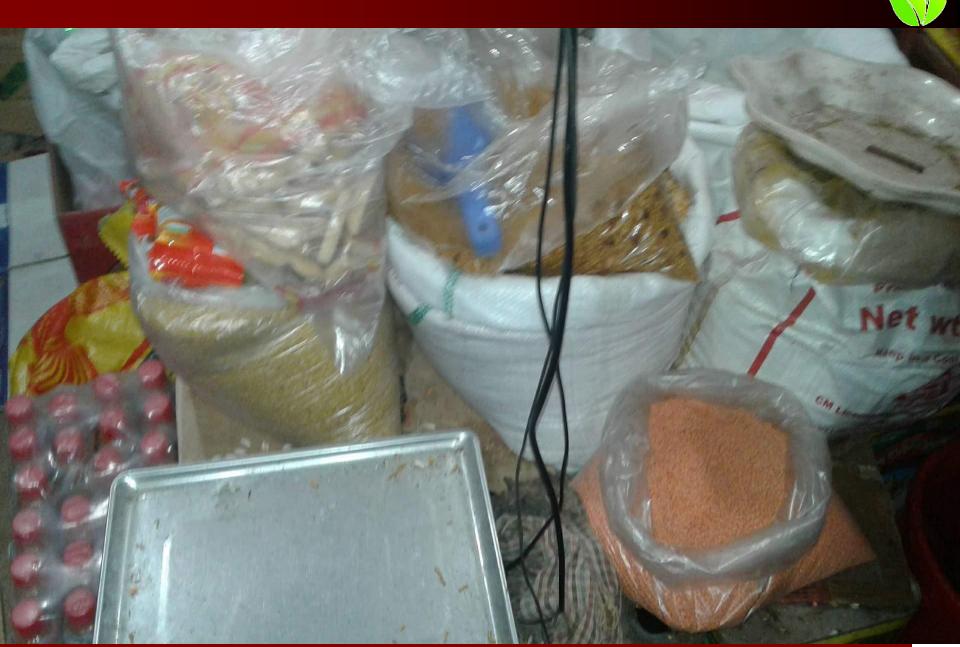


Photograph



Photograph

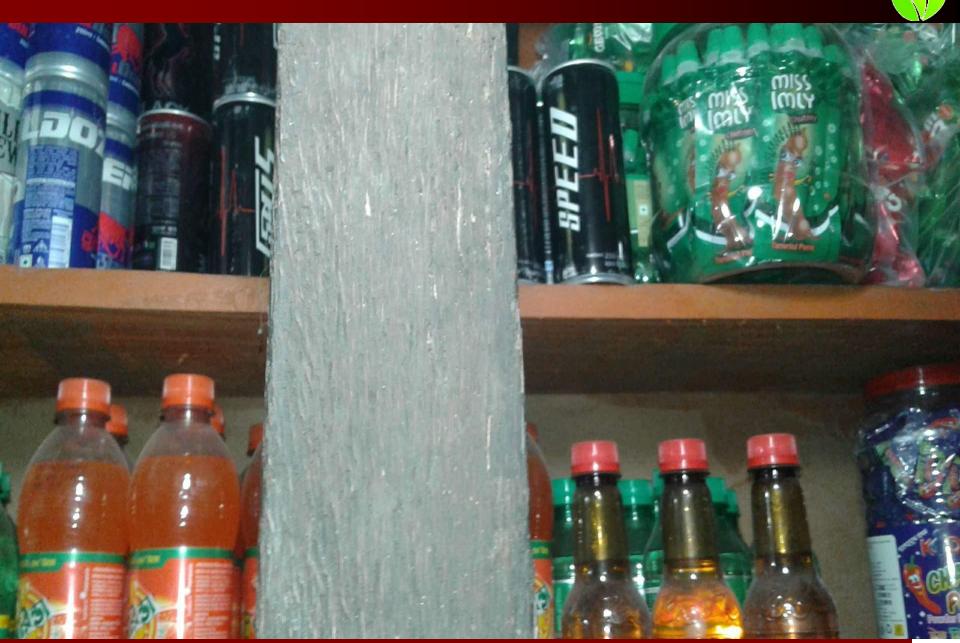












Photograph









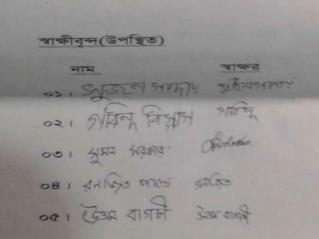








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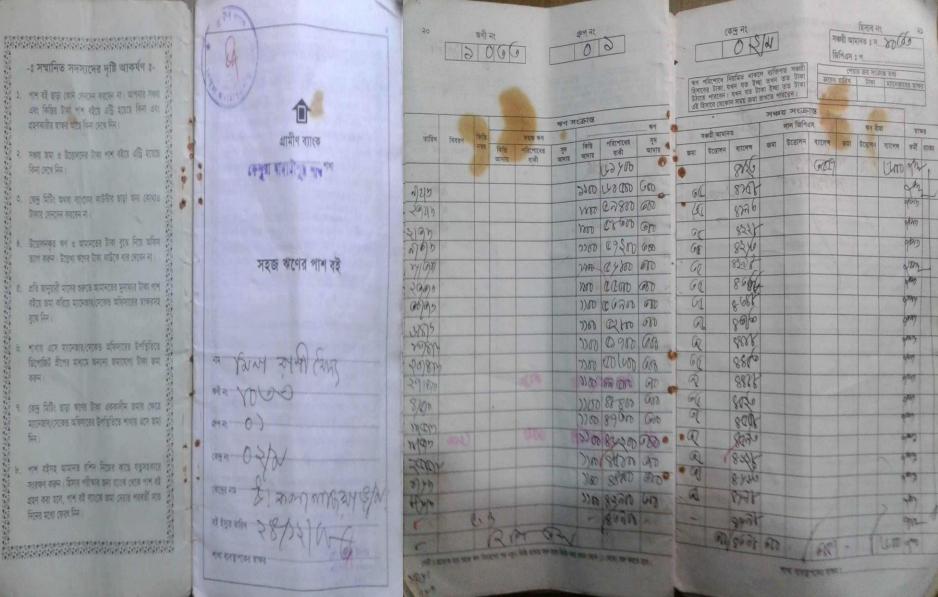
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আদ্য ৩৮-০৬-৯৬ ইং তারিখ, বাংলা ২৫মে গৈটরোজ বুর্ব বার আমরা উভয়পক্ষ চুক্তিবদ্ধ হই, ১ম পক্ষের দোকান ২য় পক্ষকে ভাড়া দেই, ভাড়ার মেয়াদ ৮ বছর আমি ১ম পক্ষ, ২য় পক্ষের কাছ থেকে অগ্রিম বাবদ ৮০০০০ - জামি ১০০ - টাকা গ্রহণ করি। প্রতি মাসে দোকান ভাড়া ৮০০ জিটিনকা ধার্য হয়। নিম্নলিখিত সাক্ষীবৃন্দ উপস্থিত থাকেন।

২য় পক্ষ ১ম পক্ষ নাম সাক্ষর নাম স্বাক্ষর > कार्डियाडा किए मेरिडेयाडेग > निष्ठेत मूदेमा कीर्याः

(मर्द्र भ्रहेश





Presented at ...th Internal Design Lab on Jan...., 2018 at GT

