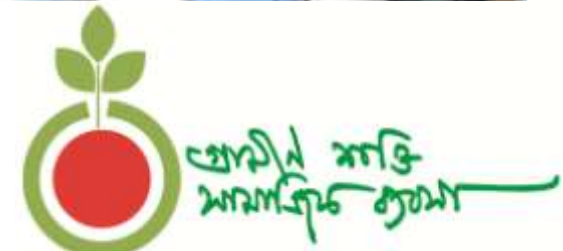


# Proposed NU Business Name: **Ma Babar Doa Enterprise**



Project identification and prepared by: Md Serazul Islam,  
Ghatal Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Md. Rasel Rana</b>
Age	:	05-02-1994 ( 24 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0 Daughter 0 Son
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Vill: Kaliya Gram ,P.O:Kaliya Gram ,P.S: Ghatail, Dist: Tangail.

#### Parent's and GB related Info

(i) Who is GB member	:	Mother <input checked="" type="checkbox"/>	Father	<input type="checkbox"/>
(ii) Mother's name	:	Momotaz Begum		
(iii) Father's name	:	Md.Nurul Islam		
(iv) GB member's info	:	Branch: Beldoho,Ghatail, Centre # 57 (Female), Member ID: 7922/1 , Group No: 03 Member since: 22-03-2011 ( 06Years) First loan: BDT = 10000 Last Loan = 20000		

#### Further Information:

(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	5 years of business experience.
Own Business and Training Info	:	1 years experience in running business. He has 4 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-767575
Family's Contact No.	:	01729-526892
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Momotaz Begum** joined Grameen Bank since 06 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Ma Babar Doa Enterprise</b>
Location	:	Near Madrasha,Hamidpur Bazar,Ghatail,Tangail.
Total Investment in BDT	:	BDT 215,000/-
Financing	:	Self BDT 165,000/- (from existing business) 77 % Required Investment BDT 50,000/- (as equity) 23 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 15 ft= 180 square ft
Security of the shop	:	BDT 40,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Glass,Fly Board,Thai ,Silling Board,S.s pipe,Hardware,etc.</li> <li>▪Average 20 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li> <li>▪The shop is rented .</li> <li>▪Collects goods from .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

<b>Existing Business</b>			
<b>BDT (TK)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Glass,Fly Board,Thai ,Silling Board,S.s pipe,Hardware,etc.	2,800	84,000	1,008,000
	0	0	0
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Less. Variable Expense</b>			
Glass,Fly Board,Thai ,Silling Board,S.s pipe,Hardware,etc.	2,240	67,200	806,400
<b>Total variable Expense (B)</b>	<b>2,240</b>	<b>67,200</b>	<b>806,400</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>560</b>	<b>16,800</b>	<b>201,600</b>
<b>Less. Fixed Expense</b>			
Rent		1,800	21,600
Electricity Bill		200	2,400
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>8,600</b>	<b>103,200</b>
<b>Net Profit (E) [C-D]</b>		<b>8,200</b>	<b>98,400</b>

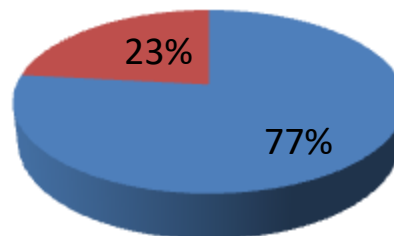
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Glass	200	280	56000	Glass	100	280	28,000	84,000
Fly Board	300	32	9600	Fly Board	300	32	9,600	19,200
Thai	280	80	22400	Thai	40	280	11,200	33,600
Silling	150	60	9000	Silling	16	25	400	9,400
S.S Pipe	200	25	5000				0	5,000
Hardware	1	5000	5000				0	5,000
			0				0	0
			0				0	0
			0				0	0
Others	1	4000	4000				0	4,000
Security of Shop			40000					40,000
Machinaries			14000	Others			800	14,800
<b>Total</b>			<b>165,000</b>				<b>50,000</b>	<b>215,000</b>

## Source of Finance

■ Entrepreneur's contribution 165000

■ Investor's Investment 50000

■ Total 215000



<b>Financial Projection</b>					
<b>BDT (TK)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year(+5%)</b>	<b>3rd year (+5%)</b>
<b>Revenue (sales)</b>					
Glass,Fly Board,Thai ,Silling Board,S.s pipe,Hardware,etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>					
Glass,Fly Board,Thai ,Silling Board,S.s pipe,Hardware,etc.	2,400	72,000	864,000	907,200	952,560
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>	<b>952,560</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Rent		1,800	21,600	21,600	21,600
Electricity Bill		220	2,640	2,772	2,911
Transportation		1,100	13,200	13,860	14,553
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		330	3,960	4,158	4,366
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
<b>Non Cash Item</b>					
Depreciation		233	2,800	2,800	2,800
<b>Total Fixed Cost</b>		<b>8,998</b>	<b>107,980</b>	<b>109,159</b>	<b>110,397</b>
<b>Net Profit (E) [C-D]</b>		<b>9,002</b>	<b>108,020</b>	<b>117,641</b>	<b>127,743</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	220,000		
1.2	Net Profit	108,020	117,641	127,743
1.3	Depreciation (Non cash item)	2,800	2,800	2,800
1.4	Opening Balance of Cash Surplus		90,820	191,261
	<b>Total Cash Inflow</b>	<b>330,820</b>	<b>211,261</b>	<b>321,804</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	220,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>240,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>90,820</b>	<b>191,261</b>	<b>301,804</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Own Business : 01 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

বিস্মিল্লাহির রাহমানির রাহীম

# মা-বাবার দোয়া এন্টারপ্রাইজ

প্রোঃ মোঃ রাসেল রানা

সুদক্ষ কারিগর দ্বারা থাই দরজা,  
জানালা ফলস্ সিলিংগ্লাস পার্টিশন,  
গলাসডোর, সুইংডোর শো-রুম, কাউন্টার,  
নেট ও পর্দার কাজ করা হয়।

হামিদপুর, ঘাটাইল, টাঙ্গাইল।

মোবা: 01727-767575, 01729-526892, 01715-099412









