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



Project identification and prepared by: Orjun kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahaman



Brief Bi	0	of The Proposed Nobin Udyokta
Name	:	Md.Perves Kazi
Age	:	24-08-1993 ( 25 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	Nill
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill:Shelun Para ,P.O:Borua ,P.S: Khilket, Dist: Dhaka
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father Mosammat Shirina Begum Late Md.Feroz Kazi Branch: Dakshinkhan, Centre # 32 (Female), Member ID: 8894/2, Group No: 15 Member since: 19-05-1998 (20 Years) First loan: BDT = 3,000 /- Last Loan= 50,000/-
Further Information: (v) Who pays GB loan installment	  :	Outstanding loan:= 11,000/- 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 & Skill	:	05 years of business experience.
Own Business and	:	05 years experience in running business.
Training Info	-	He has no training
Other Own/Family Sources of Income	••	None
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01732-606077
Family's Contact No.	:	01869-522701
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mosammat Shirina Begum** joined Grameen Bank since 20 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

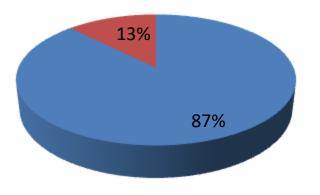
Pro	pc	sed Nobin Udyokta Business Info
Business Name	:	Ma Babar Dowa Enterprise
Location	:	Shelun Para,Borua,Khilkhet,Dhaka
Total Investment in BDT	:	BDT 800,000/-
Financing	:	Self BDT 700,000/- (from existing business) 87%
		Required Investment BDT 100,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; etc.</li> <li>Average 20 % gain on sales.</li> <li>The business is operating by entrepreneur. Existing three employee.</li> <li>The shop is rented.</li> <li>Collects goods from Pran Company.</li> <li>Agreed grace period is 3 months.</li> </ul>

Existing Busing	ness (BDT)		
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Food & Bevarage	8,000	240,000	2,880,000
	0	0	0
Total Sales (A)	8,000	240,000	2,880,000
Less. Variable Expense			
Food & Bevarage	6,400	192,000	2,304,000
Total variable Expense (B)	6,400	192,000	2,304,000
Contribution Margin (CM) [C=(A-B)	1,600	48,000	576,000
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		500	6,000
Transportation		2,000	24,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		24,000	288,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		38,000	456,000
Net Profit (E) [C-D)		10,000	120,000

			Inve	estment Breakdov	wn			
Doutionland		Existing	3	Particulars		Proposed	Proposed	
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Frotoo	120	732	87840	Frotoo	8	732	5856	93,696
Octar	110	735	80850	Octar	10	735	7350	88,200
Octar Can	50	726	36300	Octar Can	12	726	8712	45,012
Fozli Juce	85	744	63240	Fozli Juce	20	744	14880	78,120
Ting Tong	100	1080	108000	Ting Tong	24	1080	25920	133,920
Mama Chocolate	80	900	72000	Mama Chocolate	20	900	18000	90,000
Pran Up	75	592	44400	Pran Up	12	592	7104	51,504
Cookise Biscuite	55	284	15620	Cookise Biscuite	12	284	3408	19,028
Cookise	45	486	21870	Cookise	15	486	7290	29,160
Advance Security			100000				0	100,000
Others			69880	Others			1,480	71,360
Total			700,000				100,000	800,000

#### **Source of Finance**

■ Entrepreneur's contibution 700000 ■ Investor's Investment 100000 ■ Total 800000



Financial	Projec	tion (BD	T)	!	
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Food & Bevarage	9,000	270,000	3,240,000	3,402,000	3,572,100
0	0	0	0	0	0
Total Sales (A)	9,000	270,000	3,240,000	3,402,000	3,572,100
Less. Variable Expense					
Food & Bevarage	7,200	216,000	2,592,000	2,721,600	2,857,680
Total variable Expense (B)	7,200	216,000	2,592,000	2,721,600	2,857,680
Contribution Margin (CM) [C=(A-B)	1,800	54,000	648,000	680,400	714,420
Less. Fixed Expense				1	
Rent		5,000	60,000	60,000	60,000
Electricity Bill		525	6,300	6,615	6,946
Transportation		2,200	26,400	27,720	29,106
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		24,000	288,000	302,400	317,520
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item			<u> </u>	<u> </u>	
Depreciation		0	0	0	0
Total Fixed Cost		38,425	461,100	478,155	496,063
Net Profit (E) [C-D)		15,575	186,900	202,245	218,357
Investment Payback			40,000	40,000	40,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	186,900	202,245	218,357
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		146,900	309,145
	Total Cash Inflow	286,900	349,145	527,502
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	40.000	40.000	40,000
2.3	Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	146,900	309,145	487,502

#### **SWOT ANALYSIS**

#### Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 05 Years

Own Business: 05 Years

Quality goods & services;

Skill and experience;

#### WEAKNESS

Lack of Capital/Investment

#### **O**PPORTUNITIES

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

#### THREATS

Theft

Fire

Political unrest

### Pictures



















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