

Proposed NU Business Name: MA BABA ALUMINIAM STORE



Project identification and prepared by: Md. Sahabuddin,
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Project verified by: Md. Abdul mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NAZMUL ISLAM
Age	:	11-05-1990 (26 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brother,01 Sister
Address	:	Vill :Kochua P.O:Kamarga P.S: Tanor Dist: Rajshahi.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.NADIRA BIBI
(iii) Father's name	:	MD SHOFIQUL ISLAM
(iv) GB member's info	:	Branch: Rayghati,Mohanpur Centre # 114 (Female), Member 3461/2, Group No: 02 Member since: 25-04-205-2011 (5Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 16,921/-
(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	:	Six years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-523327
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.NADIRA BIBI joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABA ALUMINIAM STORE
Location	:	Kamarga Bazar, Tanor, Rajshahi.
Total Investment in BDT	:	BDT 80,000/=
Financing	:	Self BDT 30,000(from existing business) 38% Required Investment BDT 50,000(as equity) 62%
Present salary/drawings from business (estimates)	:	BDT 2,000
Proposed Salary	:	BDT 3,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Chiar,Table,Glass,Plet,Jog etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in renting place.▪Collects goods from Keshorhat,Rajshahi. Agreed grace period is 3 months

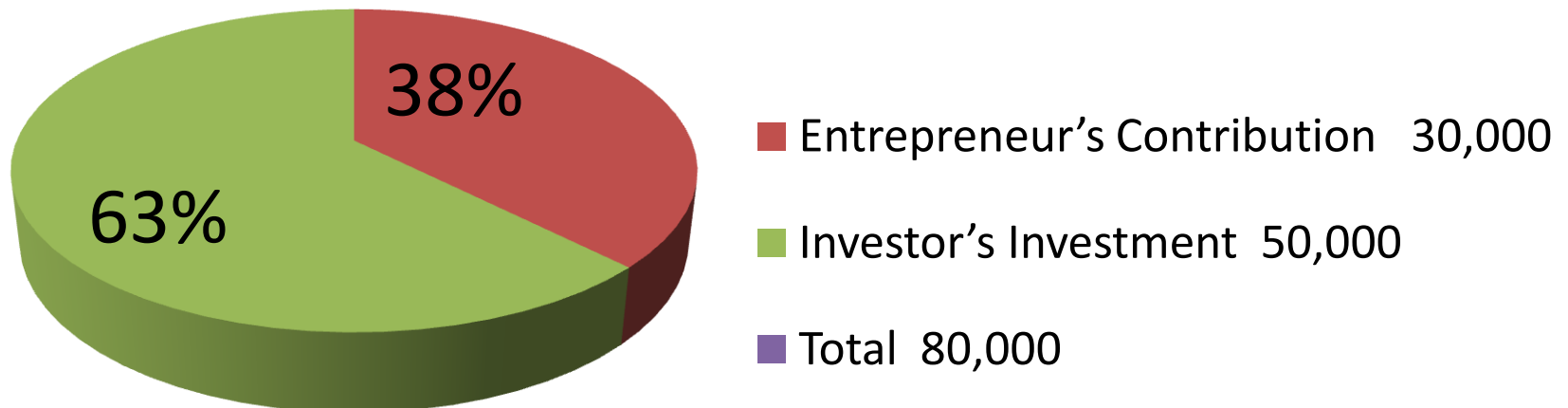
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Plastik item	1,000	30,000	3,60,000
Total Sales (A)	1,000	30,000	3,60,000
Less. Variable Expense			
Plastik item	750	22,500	2,70,000
Total variable Expense (B)	750	22,500	2,70,000
Contribution Margin (CM) [C=(A-B)]	250	7,500	90,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		300	3,600
Mobile Bill		150	1,800
Transportation		800	9,600
Salary (self)		2,000	24,000
Salary (staff)			
Entertainment		200	2,400
Guard Bill		50	600
Total fixed Cost (D)		4,000	48,000
Net Profit (E) [C-D]		3,500	42,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Plastik Item			10,000			20,000	30,000
Crokariz Item			10,000			20,000	30,000
Aluminium Item			10,000			10,000	20,000
Total			30,000			50,000	80,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Plastik item	2,000	60,000	7,20,000	7,56,000
Total Sales (A)	2,000	60,000	7,20,000	7,56,000
Less. Variable Expense				
Plastik item	1,500	45,000	5,40,000	5,67,000
Total variable Expense (B)	1,500	45,000	5,40,000	5,67,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000	1,89,000
Less. Fixed Expense				
Rent		500	6,000	6,000
Electricity Bill		300	3,600	4,000
Mobile Bill		300	3,600	4,000
Transportation		1,500	18,000	20,000
Salary (self)		3,000	36,000	36,000
Salary (staff)				
Guard Bill		50	600	600
Non Cash Item				
Total Fixed Cost		5,650	67,800	70,600
Net Profit (E) [C-D]		9,350	1,12,200	1,18,400
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,12,200	1,18,400
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		82,200
	Total Cash Inflow	1,62,200	2,00,600
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	82,200	1,70,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 6 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

