

## Proposed NU Business Name: MA BASTALAY



Project identification and prepared by: Md. SHAHADAT HOSSAIN  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD: LUTFAR RAHMAN</b>
Age	:	15-11-1983(20 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 boy
No. of siblings:	:	02 Brothers 04 sister
Address	:	Vill: chorvasusadar P.O:D AS mils P.S:Dangong Dist: jamalpur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>Most: NURJAHAN Begum</b>
(iii) Father's name	:	<b>MD: MORJJEM HUSHEN</b>
(iv) GB member's info	:	Branch: kandua , Centre # 66 (Female), Member ID: 9915, Group No: 05 Member since: 2008-raning(09Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 10,000 Outstanding loan: 5600
(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. He has No training.
Other Own/Family Sources of Income	:	Plough Fish
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-350083
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST: NURJAHAN BEGUM** Joined Grameen Bank Since 09 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA BASTALAY</b>
Location	:	Baneajan Bastand Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 470,000
Financing	:	Self BDT 390,000(from existing business) 87% Required Investment BDT 80,000(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 10 ft= 300 Square ft
Security of the shop	:	70,000 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; sari setcapor thancapor, lunge, etc.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

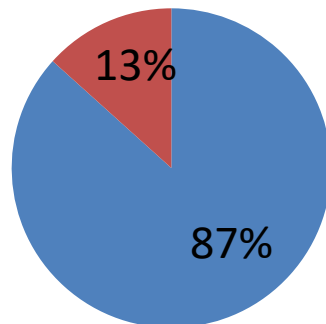
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
setcapor thancapor, lunge, etc	10,000	300,000	3600000
<b>Total Sales (A)</b>	10,000	300,000	3600000
<b>Less. Variable Expense</b>			
Orna,T-Shirt,Frog,baby Set,Baby Tape,Bra-Penty,Under Ware,Sando Genji,cap,Skarp And Etc.	9,000	270,000	3240000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	9,000	270,000	3240000
<b>Contribution Margin (CM) [C=(A-B)</b>	1,000	30,000	360000
<b>Less. Fixed Expense</b>			
Rent		3100	37,200
Electricity bill		400	4,800
Transportation		2000	24,000
Salary (self)		5000	60,000
Salar (staff)		4000	48,000
Entertainment		1000	12,000
Guard		150	1,800
Genaretor		200	2,400
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>16,050</b>	<b>192,600</b>
<b>Net Profit (E) [C-D]</b>		<b>13,950</b>	<b>167,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
shari	200	550	110,000	100	550	55,000	165,000
citcapor	600	50	30,000	0	50	0	30,000
thankapor	1000	45	45,000	0	45	0	45,000
lunge	200	275	55,000	0	275	0	55,000
their pas	30	500	15,000	0	500	0	15,000
shat/pantb pas	100	250	25,000	0	250	0	25,000
other	0	0	0	0	0	0	0
Poison	0	0	0	0	0	0	0
other	1	40000	40,000	1	25000	25000	65,000
Security			70,000				70,000
<b>Total</b>	<b>33</b>		<b>390,000</b>	<b>0</b>		<b>80,000</b>	<b>470,000</b>

## Source of Finance



■ Entrepreneur Investment 390000

■ Invastor Invastmaent 80000

■ Total Investment 470000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	
<b>Revenue (sales)</b>					
setcapor thancapor, lunge, etc	12,000	360,000	4,320,000	4,536,000	
<b>Total Sales (A)</b>	12,000	360,000	4,320,000	4,536,000	
<b>Less. Variable Expense</b>					
Khat,owerdrop,shocase,desine table etc	10,800	324,000	3,888,000	4,082,400	
<b>Total variable Expense(B)</b>	10,800	324,000	3,888,000	4,082,400	
<b>Contribution Margin (CM) [C=(A-B)</b>	1200	36,000	432,000	453,600	
<b>Less. Fixed Expense</b>					
Rent		3100	37,200	37,200	
Electricity bill		400	4,800	4,900	
Transportation		2000	24,000	24,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		4000	48,000	48,500	
Entertainment		1000	12,000	12,300	
Guard		150	1800	1800	
Genaretor		200	2,400	2,400	
Mobile bill		200	2,400	2,600	
<b>Total fixed Cost (D)</b>		<b>16,050</b>	<b>192,600</b>	<b>194,500</b>	
<b>Net Profit (E) [C-D)</b>		<b>19,950</b>	<b>239,400</b>	<b>259,100</b>	
<b>Investment Payback</b>			<b>48000</b>	<b>48,000</b>	



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	239,400	259,100	
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		191,400	
	<b>Total Cash Inflow</b>	<b>319,400</b>	<b>450,500</b>	
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000	
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>	
<b>3</b>	<b>Net Cash Surplus</b>	<b>191,400</b>	<b>402,500</b>	

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 3 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























# FAMILY PICTURE

