

## Proposed NU Business Name: MA BABA ENTERPRISE



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: SUMON MIA</b>
Age	:	10-10-1987(30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1daughter
No. of siblings:	:	02 Brothers 01 sister
Address	:	Vill: kadomtali P.O:D ber kadomtali P.S:Donbari 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	:	<b>Most: HASNA Begum</b>
(iii) Father's name	:	<b>MD: ABDUR.RAJJAK</b>
(iv) GB member's info	:	Branch: kandua , Centre # 69 (Female), Member ID: 5567, Group No: 04 Member since: 2002-2009(07Years) First loan: BDT 4,000Taka.
Further Information:		Existing loan: 56,000 Outstanding loan: 0
(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	:	07 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.	:	01959-262825
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: HASNA BEGUM** Joined Grameen Bank Since 07 Years Ago. At First She Took 4,000 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 BABA ENTERPRISE</b>
Location	:	kandua Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 585,000
Financing	:	Self BDT 505,000(from existing business) 86% Required Investment BDT 80,000(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 20 ft= 400 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; teen U PVC paip pelar, , etc.</li><li>▪Average 08% 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>

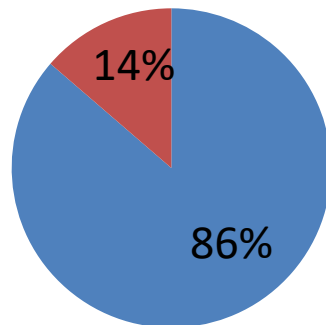
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
teen U PVC paip pelar, , etc	25,000	750,000	9000000
<b>Total Sales (A)</b>	25,000	750,000	9000000
<b>Less. Variable Expense</b>			
teen U PVC paip pelar, , etc	23,000	690,000	8280000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	23,000	690,000	8280000
<b>Contribution Margin (CM) [C=(A-B)]</b>	2,000	60,000	720000
<b>Less. Fixed Expense</b>			
Rent		3000	36,000
Electricity bill		300	3,600
Transportation		25000	300,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		500	6,000
Guard		100	1,200
Genaretor		300	3,600
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>34,400</b>	<b>412,800</b>
<b>Net Profit (E) [C-D]</b>		<b>25,600</b>	<b>307,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
teen	100	3000	300,000	1	40000	40,000	340,000
upvc paip	50	200	10,000	1	40000	40000	50,000
pilar	500	300	150,000	0	0	0	150,000
	0	0	0	2	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
other	0	0	0	0	0	0	0
Security			45,000				45,000
<b>Total</b>	<b>33</b>		<b>505,000</b>	<b>0</b>		<b>80,000</b>	<b>585,000</b>

## Source of Finance



- Entrepreneur Investmant 505000
- Invastor Invastmaent 80000
- Total Investment585000
-

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
setcapor thancapor, lunge, etc	30,000	900,000	10,800,000	11,340,000
<b>Total Sales (A)</b>	30,000	900,000	10,800,000	11,340,000
<b>Less. Variable Expense</b>				
Khat,owdrop,shocase,desine table etc	27,600	828,000	9,936,000	10,432,800
<b>Total variable Expense(B)</b>	27,600	828,000	9,936,000	10,432,800
<b>Contribution Margin (CM) [C=(A-B)]</b>	2400	72,000	864,000	907,200
<b>Less. Fixed Expense</b>				
Rent		3000	36,000	36,000
Electricity bill		300	3,600	3,700
Transportation		25000	300,000	300,300
Salary (self)		5000	60,000	60,500
Salar (staff)		0	0	500
Entertainment		500	6,000	6,300
Guard		100	1200	1200
Genaretor		300	3,600	3,600
Mobile bill		200	2,400	2,600
<b>Total fixed Cost (D)</b>		<b>34,400</b>	<b>412,800</b>	<b>414,700</b>
<b>Net Profit (E) [C-D]</b>		<b>37,600</b>	<b>451,200</b>	<b>492,500</b>
<b>Investment Payback</b>			<b>48,000</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	451,200	492,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		403,200
	<b>Total Cash Inflow</b>	<b>531,200</b>	<b>895,700</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>403,200</b>	<b>847,700</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

