

## Proposed NU Business Name: **MA HASINA BITAN**



Project identification and prepared by: Md.Nasir uddin sheikh  
Chagal naiya,feni

Project verified by: Susanto Kumar Biswas



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

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

Name	:	<b>MD.MAMUN</b>
Age	:	08/03/1997 ( 20 Years)
Education, till to date	:	Class Nine
Marital status	:	UnMarried
Children	:	No
No. of siblings:	:	04 Brother 02 Sisters
Address	:	Vill: Joy nagar, P.O: Chadgazi, P.S: Chagal naiya, Dist: Feni.
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>HASINA</b>
(iii) Father's name	:	<b>ABU TAHER</b>
(iv) GB member's info	:	Branch: Pathan nager, Centre # 3/(Female), Member ID:1062/2, Group No: 03 Member since: 05-07-2011 First loan: BDT 5,000/- Existing loan: BDT 40,000/- Outstanding loan: BDT 8,250/-
Further Information:		
(v) Who pays GB loan installment	:	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 and Training Info	:	Four years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01840-752228
Mother's Contact No.	:	01837-619203
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HASINA** joined Grameen Bank since 6 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

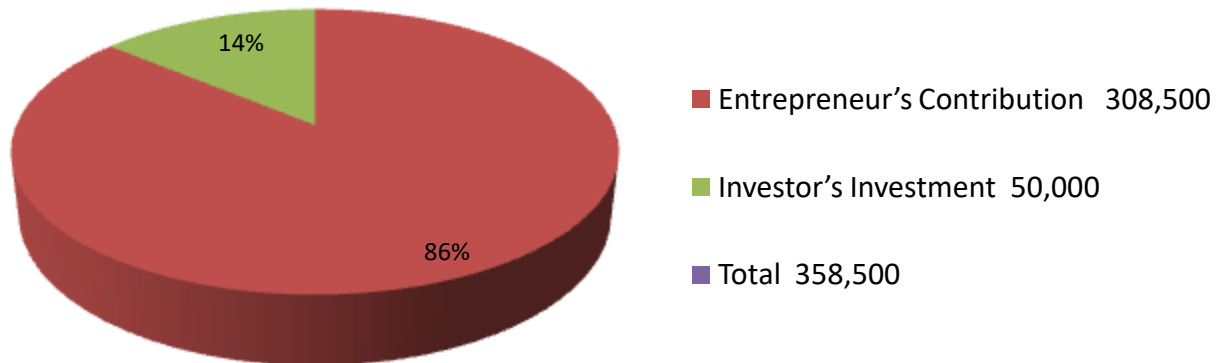
Business Name	:	<b>MA HASINA BITAN</b>
Location	:	ChadGazi Bot tola Bazar, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 3,58500/-
Financing	:	Self BDT 3,08500/- (from existing business) 86% Required Investment BDT,50,000(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft. = 150 square ft
Security of the shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like sari,than kapor,pant,three pice,lungi,shirt ,etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪He is doing his business in rent place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
sari,than kapor,pant,three pice,lungi,shirt ,etc.	2300	69000	828000
	0	0	0
<b>Total Sales(A)</b>	<b>2300</b>	<b>69000</b>	<b>828000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
sari,than kapor,pant,three pice,lungi,shirt ,etc.	1840	55200	662400
<b>Total Variable Expense</b>	<b>1840</b>	<b>55200</b>	<b>662400</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>460</b>	<b>13800</b>	<b>165600</b>
<b>Less Fixed Expense</b>			
Rent		3000	36000
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		50	600
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>9250</b>	<b>111000</b>
<b>Net Profit (E)= [C-D]</b>		<b>4550</b>	<b>54600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sari	105,000	35,000	140,000
Than kapor	27,500	5,500	33,000
Pant	50,000	9,500	59,500
Three pice	30,000	0	30,000
Lungi	15,000	0	15,000
Shirt	6,000	0	6,000
Cosmetics	40,000	0	40,000
Shoe	5,000	0	5,000
Others	20,000	0	20,000
Security	10,000	0	10,000
<b>Total</b>	<b>308,500</b>	<b>50,000</b>	<b>358,500</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
sari,than kapor,pant,three pice,lungi,shirt ,etc.	2800	84000	1008000	1058400	1111320
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Less Variable Expense (B)</b>					
sari,than kapor,pant,three pice,lungi,shirt ,etc.	2240	67200	806400	846720	889056
<b>Total Variable Expense</b>	<b>2240</b>	<b>67200</b>	<b>806400</b>	<b>846720</b>	<b>889056</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16800</b>	<b>201600</b>	<b>211680</b>	<b>222264</b>
<b>Less Fixed Expense</b>					
Rent		3000	36000	36000	36000
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		50	600	600	600
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>9250</b>	<b>111000</b>	<b>111580</b>	<b>112169</b>
<b>Net Profit (E)= [C-D]</b>		<b>7550</b>	<b>90600</b>	<b>95130</b>	<b>99887</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	90,600	95130	99886.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70600	145730
	<b>Total Cash Inflow</b>	<b>140,600</b>	<b>165,730</b>	<b>245,617</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>70,600</b>	<b>145,730</b>	<b>225,617</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Jinjira, Birulia, Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













