

**Proposed NU Business Name: MAA MRET SILPO**

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Project verified by: Shamsul Arefin



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>PRAN POUL</b>
Age	:	10-05-1982 ( 35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Girl & 1Son
No. of siblings:	:	04 Brothers 1 Sister
Address	:	Vill: Jalalchar, P.O: Nawabgonj, P.S: Nawabganj, Dist: Dhaka
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>MAYA RANI PAUL</b>
(iii) Father's name	:	<b>PORES PAUL</b>
(iv) GB member's info	:	Branch: Kolakopa, Centre # 7 (Female), Member ID: 1157/1, Group No: 01 Member since: 01/01/2002 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 14,620/-
(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	:	Fifteen years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916-903455
Mother's Contact No.	:	01724-414769
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAYARANI PAUL** joined Grameen Bank since 15 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>MAA MRET SILPO</b>
Location	:	Jalalchar Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 50,000(from existing business) 62% <b>Required Investment BDT 30,000(as equity) 38 %</b>
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	:	Own
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Show pies etc.</li> <li>▪Average 25% gain on sale.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪He is doing his business in rent place.</li> <li>▪Collects goods from Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

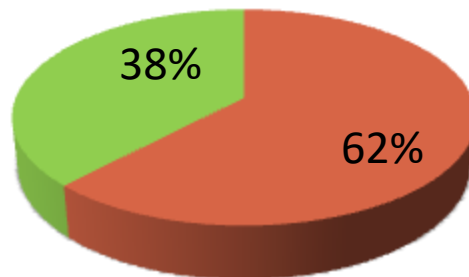
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Garments Item	2,000	60,000	7,20,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>7,20,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	1,500	18,000	2,16,000
<b>Total variable Expense (B)</b>	<b>1,500</b>	<b>18,000</b>	<b>2,16,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>
<b>Less. Fixed Expense</b>			
Rent		400	4,800
Electricity Bill		100	1,200
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>7,800</b>	<b>93,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,200</b>	<b>86,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shaw pieces			30,000			10,000	10,000
Others			20,000			20,000	30,000
<b>Total</b>			<b>50,000</b>			<b>30,000</b>	<b>80,000</b>

### 0% **Source of Finance**



- Entrepreneur's Contribution's :- 50,000
- Investor Investment's :- 30,000
- Total :- 80,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Shaw pieces Item	3,000	90,000	10,80,000	11,34,000	11,90,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>	<b>11,34,000</b>	<b>11,90,700</b>
<b>Less. Variable Expense</b>					
Shaw pieces Item	2,250	67,500	8,10,000	8,50,500	8,93,025
<b>Total variable Expense (B)</b>	<b>2,250</b>	<b>67,500</b>	<b>8,10,000</b>	<b>8,50,500</b>	<b>8,93,025</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>750</b>	<b>22,500</b>	<b>2,70,000</b>	<b>2,83,500</b>	<b>2,99,675</b>
<b>Less. Fixed Expense</b>					
Rent		400	4,800	4,800	4,800
Electricity Bill		200	2,400	3,000	3,000
Transportation		2,500	30,000	31,000	32,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		400	4,800	4,800	4,800
<b>Total Fixed Cost</b>		<b>8,500</b>	<b>1,02,000</b>	<b>1,03,000</b>	<b>1,04,000</b>
<b>Net Profit (E) [C-D]</b>		<b>14,000</b>	<b>1,68,000</b>	<b>1,80,500</b>	<b>1,95,675</b>
<b>Investment Payback</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	1,68,000	1,80,500	1,95,675
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,56,000	3,24,500
	<b>Total Cash Inflow</b>	<b>1,98,000</b>	<b>3,36,500</b>	<b>5,20,175</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,56,000</b>	<b>3,24,500</b>	<b>5,08,175</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Kolakopa Bazar, Nawabganj,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest









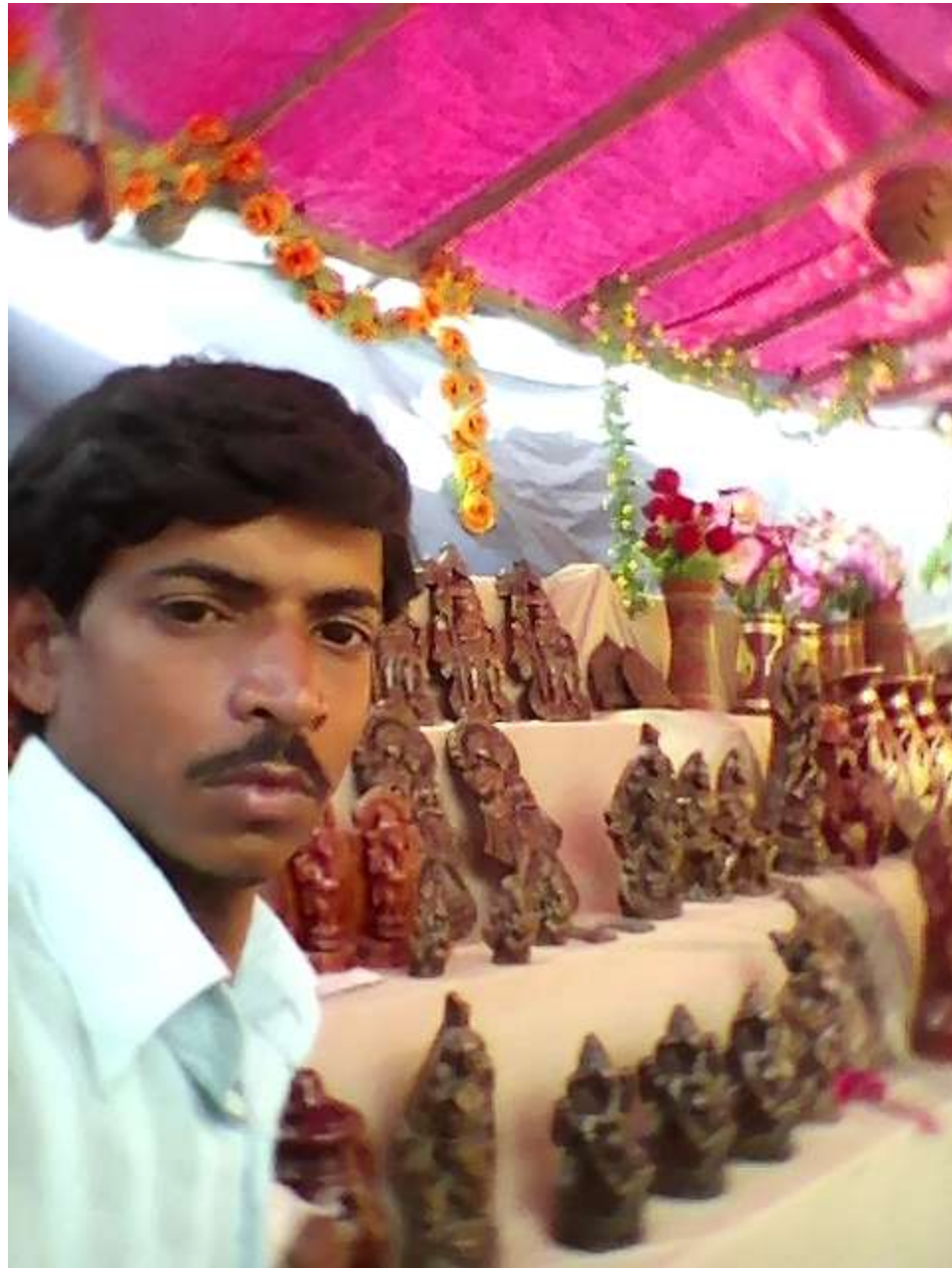












# FAMILY PICTURE

