

Proposed NU Business Name: **BABA MAYER DOA SINHA PLASTICS**



Project identification and prepared by: Md. Shirajul Islam

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SALAM HOSSAIN
Age	:	10-02-1983(34Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brother's 1 Sister
Address	:	Vill: Natshalla P.O: Kaliyagram P.S: Ghatail, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MRS. MONOWARA BEGUM
(iii) Father's name	:	MD. LIAKOT ALI
(iv) GB member's info	:	Branch:Beldohoo, Ghatail, Centre # 26(Male), Member ID: 5263, Group No: 07 Member since: 20-03-1991 (26Years) First loan: BDT 3000 Taka.Existing Loan:BDT 3,0000 Outstanding loan: Nill
Further Information:		
(v) Who pays GB loan installment	:	None
(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	:	6 years experience in running business. He has Trained 2 years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	011689-537076
Family's Contact No.	:	01746-420586
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LIAKOT joined Grameen Bank since 26 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business And Home Development.

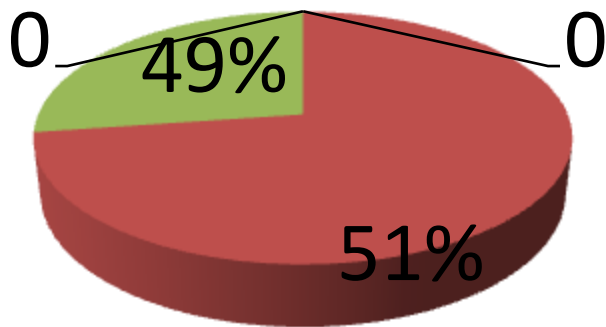
Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DOA SINHA PLASTIC
Location	:	Hamidpur,Ghatail,Tangail.
Total Investment in BDT	:	BDT 911,000/-
Financing	:	Self BDT 611,000/- (from existing business) 51% Required Investment BDT 300,000/- (as equity) 49%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	15 ft x 18 ft= 270 square ft
Security of the shop	:	100000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; rice cooker,gas,stove,melamine,glass,jug,rfl rak,chair,table etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The Shop Is Rented.▪Collects goods from Tangaail,Dhaka.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
rice cooker,gas,stove,melamine,glass,jug,rfl rak,chair,table etc.	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
rice cooker,gas,stove,melamine,glass,jug,rfl rak,chair,table etc.	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		400	4800
Transportaion		1000	12000
Salary (Self)		8000	96000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		100	1200
Mobile Bill		300	3600
Total Fixed Cost (D)		12100	145200
Net Profit (E)= [C-D]		11900	142800

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Rice Cooker	25	1,500	37,500	4	2000	8,000	45,500
Gas Silindar	35	2,200	77,000	20	2200	44,000	121,000
Stove	25	3000	75,000	30	3000	90,000	165,000
Melamine	1	12000	12,000	0	0	0	12,000
Gift Item	1	20000	20,000			0	20,000
Glass	1	10000	10,000			0	10,000
Jug	170	100	17,000			0	17,000
RFL Rak	30	700	21,000			0	21,000
Chair	180	500	90,000	95	400	38,000	128,000
Table	40	3800	152,000	40	3000	120,000	272,000
Sequity	1	100000	100,000			0	100,000
			0			0	0
	509	153800	611500	189	10,600	300,000	911,500

Source of Finance



**Entrepreneur
Investment:611,000
Investor Investment:300,000
Total Investment:911,000**

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
rice cooker,gas,stove,melamine,glass,jug,rfl rak,chair,table etc.	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Straw, Bran, Medicine etc	4000	120000	1440000	1512000	1587600
Total Variable Expense	4000	120000	1440000	1512000	1587600
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		400	4800	5100	5400
Transportaion		1000	12000	12600	13230
Salary (Self)		8000	96000	96000	96000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		12100	144000	145000	146030
Net Profit (E)= [C-D]		17900	214800	225540	236817
Investment Pay Back			120,000	120,000	120,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	214,800	225540	236817
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		94800	200340
	Total Cash Inflow	514,800	320,340	437,157
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	94,800	200,340	317,157

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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

