

Proposed NU Business Name: M/S MASUD GIFT CORNER



Project prepared by : Ishak Chambugong
Sonatala unit. Bogra

Project verified by: Md. Mozaharul Islam Sarker



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MASUD RANA
Age	:	10-11-1998 (19 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	2 Sisters
Address	:	Vill: Hasraj, P.O:Horikhali.P.S: Sonatala,Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most Lovely Begum
(iii) Father's name	:	Md. Moslem Mondale
(iv) GB member's info	:	Branch: Modupur, Sonatala, Centre # 44(Female), Member ID: 4973/1, Group No: 08 Member since: 10-01-2009 (08Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 40,000/-, Outstanding loan: 38240/-
(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	:	07years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772-019188
Mother's Contact No.	:	01767-119723
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST LOVELY BEGUM joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MASUD GIFT CORNER
Location	:	Harikhali, Sonatala, Bogra.
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Ceramic items, Rack ,Balty , jog , Tiffin box, chair, Rice cooker etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own▪Collects goods from Bogra.▪Agreed grace period is 3 months.

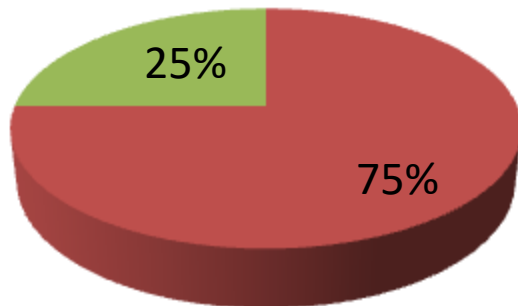
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Plastic items	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Plastic items	1,440	43,200	518,400
Total variable Expense (B)	1,440	43,200	518,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
Electricity Bill		400	4,800
Transportation		100	1,200
Salary (self)		4,000	48,000
Mobile Bill		500	6,000
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,000	60,000
Net Profit (E) [C-D]		5,800	69,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Ceramic items	300	280	84,000	20	1,150	23,000	107,000
Rak	24	1400	33,600	25	750	18,750	52,350
Balty	20	260	5,200	15	250	3,750	8,950
Jog	25	185	4,625	10	350	3,500	8,125
Tiffin Box	50	145	7,250	0	0	0	7,250
Chair	15	345	5,175	0	0	0	5,175
Others	1	10150	10,150	1	1000	1,000	11,150
Total	435	12765	150000	71	3500	50000	200000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- **Total 200,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Plastic items	2,700	81,000	972,000	1,020,600	1,071,630
Total Sales (A)	2,700	81,000	972,000	1,020,600	1,071,630
Less. Variable Expense					
Plastic items	2,160	64,800	777,600	816,480	857,304
Total variable Expense (B)	2,160	64,800	777,600	816,480	857,304
Contribution Margin (CM) [C=(A-B)]	540	16,200	194,400	204,120	214,326
Less. Fixed Expense					
Electricity Bill		400	4,800	4,800	4,800
Transportation		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		500	6,000	6,000	6,000
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,000	60,000	60,000	60,000
Net Profit (E) [C-D]		11,200	134,400	144,120	154,326
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	134,400	144,120	154,326
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		114,400	238,520
	Total Cash Inflow	184,400	258,520	392,846
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	114,400	238,520	372,846

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience; 7 Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













Family picture

