

# Proposed NU Business Name: **MA BABAR DOA GIFT & PLASTIC CORNER**



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD. NASIR MIA</b>
Age	:	14-06-1993(24 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brother's & 1 Sister
Address	:	Vill: Natshala P.O: Kaliya gram P.S:Ghatail Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>NASRIN AKTER</b>
(iii) Father's name	:	<b>MD. MIZANUR MIA</b>
(iv) GB member's info	:	Branch: Beldoho ,Ghatail, Centre # 69 (Female), Member ID: 5907, Group No: 04 Member since: 23-07-1992(23Years) First loan: BDT 5000 Taka.
Further Information:		Existing loan: 50000, Outstanding loan: Nil
(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.)	:	None
Business Experiences and Training Info	:	02 years experience in running business. He has tarined 1 year
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-587126
Family's Contact No.	:	01779-392497
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NASRIN AKTER** Joined Grameen Bank Since 23 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

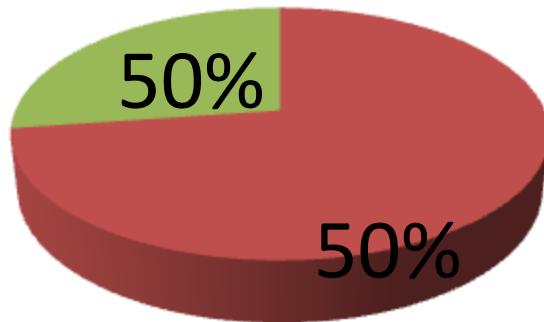
## Proposed Nobin Udyokta Business Info

Business Name	:	MA BABAR DOA GIFT & PLASTIK CORNER
Location	:	Natshala Bazar , Ghatail,Tangail.
Total Investment in BDT	:	BDT 150,000 Taka
Financing	:	Self BDT 100,000 (from existing business) 50% Required Investment BDT 50,000(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12 ft x 10 ft= 120 Square ft
Security of the shop	:	6000 taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; chair,balti stove,energy bulb,plate,glass,rak,table,alna,rice cooker,gift item,play item,etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No Employee.</li><li>▪The shope is rented.</li><li>▪Collects goods from Kalihati,Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
chair,balti stove,energy bulb,plate,glass,rak,table,alna,rice cooker,gift item,play item,etc.	2,500	75,000	900000
	0	0	0
	0	0	0
<b>Total Sales (A)</b>	2,500	75,000	900000
<b>Less. Variable Expense</b>			
chair,balti stove,energy bulb,plate,glass,rak,table,alna,rice cooker,gift item,play item,etc.	2,000	60,000	720000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	2,000	60,000	720000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Salary (stuff)		0	0
Transportation		1000	12,000
Entertainment		200	2,400
Genaretor		0	0
Guard		0	0
<b>Total fixed Cost (D)</b>	<b>0</b>	7100	85,200
<b>Net Profit (E) [C-D]</b>		<b>7,900</b>	<b>94,800</b>

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
chair	30	400	12,000	50	400	20000	32,000
Balti	10	200	2,000	50	200	10000	12,000
Stove	4	2,200	8,800	10	2000	20000	28,800
Energy Bulb	12	200	2,400	0	0	0	2,400
Plate,Glass	100	80	8,000				8,000
Rak	2	400	800				800
Table	3	3,300	9,900			0	9,900
Alna	3	700	2,100	0	0	0	2,100
Rice Cooker	3	1,500	4,500				4,500
Cosmetics	1	11,500	11,500				11,500
Gift	1	30,000	30,000				30,000
Play Item	1	2,000	2,000	0	0	0	2,000
Security	1	6000	6,000			0	6,000
<b>Total</b>	<b>171</b>	<b>58,480</b>	<b>100,000</b>	<b>110</b>	<b>2600</b>	<b>50000</b>	<b>150,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:50,000**  
**Investor Investment:100,000**  
**Total Investment:150,000**

**Financial Projection (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
chair,balti stove,energy bulb,plate,glass,rak,table,alna,rice cooker,gift item,play item,etc.	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Sales (A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less. Variable Expense</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
chair,balti stove,energy bulb,plate,glass,rak,table,alna,rice cooker,gift item,play item,etc.	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total variable Expense (B)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less. Fixed Expense</b>					
<b>Rent</b>		<b>500</b>	<b>6000</b>	<b>6300</b>	<b>6615</b>
<b>Electricity Bill</b>		<b>200</b>	<b>2400</b>	<b>2520</b>	<b>2646</b>
<b>Mobile Bill</b>		<b>250</b>	<b>3000</b>	<b>3150</b>	<b>3307.5</b>
<b>Salary (self)</b>		<b>5000</b>	<b>60000</b>	<b>63000</b>	<b>66150</b>
<b>Salary( stuff)</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Transportation</b>		<b>1000</b>	<b>12000</b>	<b>12600</b>	<b>13230</b>
<b>Entertainment</b>		<b>250</b>	<b>3000</b>	<b>3150</b>	<b>3307.5</b>
<b>Generator</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Gurd</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Depriciation</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Fixed Cost</b>		<b>7200</b>	<b>86400</b>	<b>90720</b>	<b>95256</b>
<b>Net Profit (E) [C-D]</b>		<b>10800</b>	<b>129600</b>	<b>136080</b>	<b>142884</b>
<b>Investment Payback</b>			<b>20000</b>	<b>20000</b>	<b>20000</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	129600	136080	142884
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		109600	225680
	<b>Total Cash Inflow</b>	179600	245680	368560
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70000	20000	20000
<b>3</b>	<b>Net Cash Surplus</b>	109600	225680	348560

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 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

বিশেষজ্ঞাধীন, পরিমার্জিত কাঠামু

# মা বাবার দোয়া গিফট এন্ড প্লাস্টিক কর্ণার

এখানে গিফট সামগ্রী, কুকারীজ, প্লাস্টিক, ইলেকট্রিক সামগ্রী  
এবং গ্যাস ও গ্যাসের চুলা সুলভ মূল্যে বিক্রয় করা হয়।

ROCKET  
**ওয়েটে**

ইন্টারনেট  
ফ্লেক্সিলোড  
ক্র্যাচ কার্ড





















# FAMILY PICTURE