

MA SPORTS AND COSMETICS



Project identification and prepared by: Sahab Uddin, Ashulia Unit
Project verified by: Md. Rafiqul Islam
Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAIDUL ISLAM
Age	:	25-04-1993 (22 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers and 1 Sister
Present Address	:	Vill: Tengoria P.O: Ashulia P.S: Savar 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	:	SALMA AKTER
(iii) Father's name	:	MD SIRAJUL ISLAM
(iv) GB member's info	:	Branch: Tongabaree Ashulia, Centre # 40 (Female), Member ID: 3863, Group No: 06 Member since: 22-03-2004 (11 Years) First loan: 10,000 taka.
Further Information:	:	Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Two years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's Income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01676-764798
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Salma Akter is a member of Grameen Bank since 11 years. At first she took 10,000 taka loan from Grameen Bank. Salma Akter gradually took loan from GB. Utilize loan she made a house.

Proposed Nobin Udyokta Business Info

Business Name	:	MA SPORTS AND COSMETICS
Location	:	Ashulia School Market, Ashulia, Savar, Dhaka
Total Investment in BDT	:	BDT 2,00,000
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none">▪All kinds of sports and cosmetics item like; Sports and Cosmetics (Cricket Bat, Ball, Stamp, Boat, Jersey, Trouser, Trophy etc) are available here.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Bangabondhu Avenue, Dhaka.▪The shop is rented.▪Agreed grace period is 4 months.

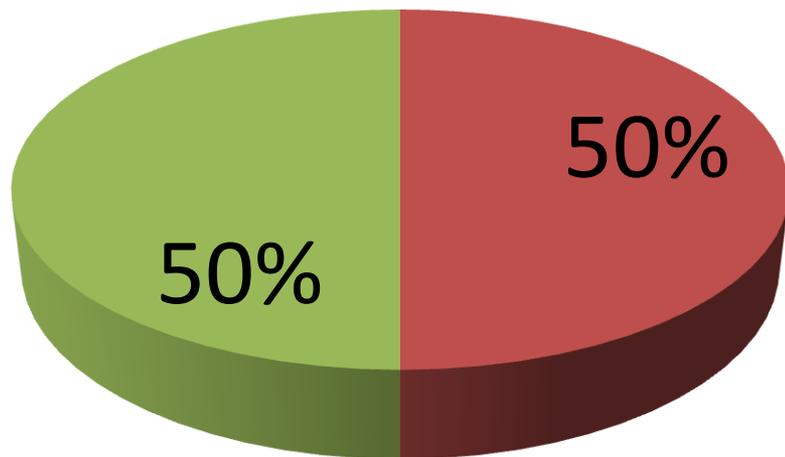
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sports and Cosmetics Sports and Cosmetics (Cricket Bat, Ball, Stamp, Boat, Jersey, Trouser, Trophy etc)	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Sports and Cosmetics Sports and Cosmetics (Cricket Bat, Ball, Stamp, Boat, Jersey, Trouser, Trophy etc)	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Transportation		700	8,400
Salary (self)		5,000	60,000
Entertainment		100	1,200
Total fixed Cost (D)		8,800	105,600
Net Profit (E) [C-D]		6,200	74,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sports and Cosmetics (Cricket Bat, Ball, Stamp, Boat, Jersey, Trouser, Trophy etc)	1,00,000	1,00,000	2,00,000
Total	1,00,000	1,00,000	2,00,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Sports and Cosmetics Sports and Cosmetics (Cricket Bat, Ball, Stamp, Boat, Jersey, Trouser, Trophy etc)	3,800	114,000	1,368,000	1,436,400	1,508,220
Total Sales (A)	3,800	114,000	1,368,000	1,436,400	1,508,220
Less. Variable Expense					
Sports and Cosmetics Sports and Cosmetics (Cricket Bat, Ball, Stamp, Boat, Jersey, Trouser, Trophy etc)	3,040	91,200	1,094,400	1,149,120	1,206,576
Total variable Expense (B)	3,040	91,200	1,094,400	1,149,120	1,206,576
Contribution Margin (CM) [C=(A-B)]	760	22,800	273,600	287,280	301,644
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		200	2,400	3,000	3,500
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		1,000	12,000	14,000	16,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	3,000	3,500
Total Fixed Cost		9,450	113,400	117,000	120,500
Net Profit (E) [C-D]		13,350	160,200	170,280	181,144
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	160,200	170,280	181,144
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		120,200	250,480
	Total Cash Inflow	260,200	290,480	431,624
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	120,200	250,480	391,624

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 02 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
Local competitors;

Pictures





Artículo: 72873
Tipo Box: 1
Peso: 36

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
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SPAN

NO.	DESCRIPCIÓN	CANTIDAD	VALOR UNITARIO	VALOR TOTAL
1
2
3
4
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24



GROSS WT : KGS
CTN MEAS : 50 X 30 X 40 CM













FAMILY PICTURE

