

## Proposed NU Business Name: **MA LADIES CARE AND GIFT FARE**



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Bogra Sadar Unit, Bogra

Project verified by: MD. Mozaharul Islam Sarkar



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

Name	:	<b>MD.SELIM REZA</b>
Age	:	19-04-1997 (19 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 brother 01 sister
Address	:	Vill: Moddha Katuli, P.O: Gabtoli, P.S: Gabtoli, 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	:	<b>MST. SAHEDA BEGUM</b>
(iii) Father's name	:	<b>MD. MOZZAMAL HAQUE MONDOL</b>
(iv) GB member's info	:	Branch: Rameshorpur Gabtoli, Centre # 92(Female), Member ID: 7693; No:07 Member since: 12-11-2001(15 Years) First loan: 2000 taka.
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 8000
(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	:	05 years experience in running business. 05 years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-445561
Mother's Contact No.	:	01721630977
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SAHEDA BEGUM** joined Grameen Bank since 15 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA LADIES CARE AND GIFT FARE</b>
Location	:	Tetulgachi, Matidali Road, Gabtoli, Bogra.
Total Investment in BDT	:	BDT 208,000/-
Financing	:	Self BDT 158,000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 10 ft = 140 square ft
Security of the shop	:	BDT 70,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Cosmetics Item etc.</li><li>▪ Average 20% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing no employees.</li><li>▪ The shop is rented.</li><li>▪ Collects goods from Bogra.</li><li>▪ Agreed grace period is 3 months.</li></ul>

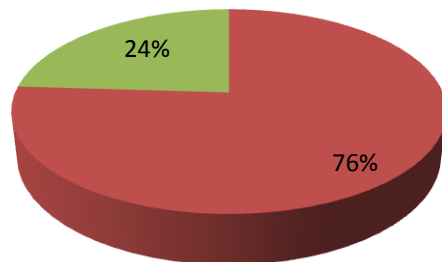
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetics Item	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Cosmetics Item	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
House rant		500	6,000
Electricity Bill		100	1,200
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Guard		150	1,800
Generator		150	1,800
Mobile Bill		500	6,000
<b>Total fixed Cost (D)</b>		<b>7,200</b>	<b>86,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,800</b>	<b>57,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shoap (200X30)	6,000	0	6,000
Loshon (100X150)	15,000	0	15,000
Coconut oil (100X100)	10,000	0	10,000
Shampu (50X150)	7,000	0	7,000
Cosmetics	50,000	25,000	75,000
Gift item	50,000	25,000	75,000
others	20,000	0	20,000
<b>Total</b>	<b>158,000</b>	<b>50,000</b>	<b>208,000</b>

## Source of Finance



- Entrepreneur's Contribution 158,000
- Investor's Investment 50,000
- Total 208,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Cosmetics item	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>					
Cosmetics item	2,400	72,000	864,000	907,200	952,560
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>	<b>952,560</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
House rant		500	6,000	6,000	6,000
Electricity Bill		100	1,200	1,200	1,200
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guard		150	1,800	1,800	1,800
Generator		150	1,800	1,800	1,800
Mobile Bill		500	6,000	6,000	6,000
<b>Non cash item</b>					
<b>Total fixed Cost (D)</b>		<b>7,200</b>	<b>86,400</b>	<b>86,400</b>	<b>86,400</b>
<b>Net Profit (E) [C-D]</b>		<b>10,800</b>	<b>129,600</b>	<b>140,400</b>	<b>151,740</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>SI #</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	129,600	140,400	151,740
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		109,600	230,000
	<b>Total Cash Inflow</b>	<b>179,600</b>	<b>250,000</b>	<b>381,740</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>109,600</b>	<b>230,000</b>	<b>361,740</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05Years  
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





MSTERS  
EDITION  
SINCE 1980

Sonora

RED  
closeup  
Mediplus

Mediplus  
closeup  
Mediplus

Mediplus  
closeup  
Mediplus

apn  
apn  
apn  
apn  
apn  
apn

Jim  
Jim  
Jim

Red cup  
Pink bowl

Blue cloth  
Red cup

Ma  
Mas

CROWN  
LEADLINE INSULATED  
THERMOS  
HOT & COLD

Galaxy  
WINNER  
3 in 1

Galaxy  
WINNER  
3 in 1

ASIANI  
KADHAI  
NOVA  
Pressure Cooker

NOVA  
Pressure Cooker

CROWN  
ELECTRIC  
RICE COOKER

CROWN  
ELECTRIC  
RICE COOKER

NOVA  
ELECTRIC  
RICE COOKER

NOVA  
ELECTRIC  
RICE COOKER

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# FAMILY PICTURE

