Proposed NU Business Name: MA BABA ENTERPRISE

Project identification and prepared by: MD Najimuddin
Nagorpur Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary

Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	**DEBASHISH KUMAR GHOSH**
Age	:	02-03-1983 (33*Years)*
Education, till to date	:	Class IX
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	4 Sisters
Address	:	Vill: Kathura P.O: Nagorpur P.S: Nagorpur , Dist: Tangail.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	 : : : :	 Mother ☑ Father ☐ **ANJALI RANI GHOSH** **DOYAL CHANDRA GHOSH** Branch: Nagorpur , Centre # 08 (Female), Member ID: 5840 , Group No: 06 Member since: 05-02-2008 *(08 Years)* First loan: BDT 7000 Taka. Existing loan: BDT 55000, Outstanding loan: BDT 41200
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc..	 : : : :	 Father No No 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	: :	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.	:	01748-409296
Family's Contact No.	:	01716-000880
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit,Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANJALI RANI GHOSH Joined Grameen Bank Since 08 Years Ago. At First She Took 7000 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 BABA ENTERPRISE**
Location	:	Kalibari Market, Nagorpur, Bot tola.
Total Investment in BDT	:	BDT 250000
Financing	:	Self BDT 170000 (from existing business) 68% Required Investment BDT 80000 (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20 ft x 10 ft= 200 Square ft
\Implementation	:	▪The business is planned to be scaled up by investment in existing goods like; Soft drinks, Powder, Coconut, Shampoo, Tooth paste . Etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no Employees. ▪The shop is own. ▪Collects goods from Tangail . ▪Agreed grace period is 3 months.

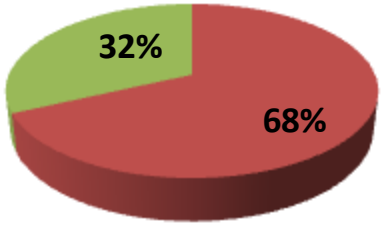
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Soft drinks, Powder, Coconut, Shampoo, Etc.	2800	84000	1008000
Total Sales (A)	2800	84000	1008000
Less Variable Expense			
Soft drinks, Powder, Coconut, Shampoo, Etc.	2240	67200	806400
Total variable Expense (B)	2,240	67200	806400
Contribution Margin (CM) [C=(A-B)	560	16800	201600
Less Variable Expense			
Rent		1,200	14400
Electricity bill		700	8400
Transportation		1,400	16800
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		8,800	105600
Net Profit (E)= [C-D]		8,000	96000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Soft drinks (Big)	24	55	1,320	1	20,000	20,000	21,320
Soft drinks (Little)	5	500	2,500	0	0	0	2,500
Soap	60	35	2,100	0	0	0	2,100
Powder	20	60	1,200	0	0	0	1,200
Coconut oil	65	160	10,400	0	0	0	10,400
Shampoo	35	120	4,200	0	0	0	4,200
Pepsodent	55	80	4,400	0	0	0	4,400
Packet	60	35	2,100	0	0	0	2,100
Bsicuit	20	70	1,400	0	0	0	1,400
Bettle leaf, Coil, Brush Others	1	40380	40,380	0	0	0	40,380
Cosmetics	0	0	0	1	40,000	40,000	40,000
Load	0	0	0	1	20,000	20,000	20,000
Security	1	100000	100,000	0	0	0	100,000
Total	**346**	**0**	**170,000**	**3**	**0**	**80,000**	250,000

Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 80,000
- Total 250,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Soft drinks, Powder, Coconut, Shampoo, Etc.	4200	126000	1512000	1587600	1666980
Total Sales (A)	4200	126000	1512000	1587600	1666980
Less Variable Expense					
Soft drinks, Powder, Coconut, Shampoo, Etc.	3360	100800	1209600	1270080	1333584
Total variable Expense (B)	3,360	100800	1209600	1270080	1333584
Contribution Margin (CM) [C=(A-B)	840	25200	302400	317520	333396
Less Variable Expense					
Rent		1,200	14400	14,400	14400
Electricity bill		900	10800	11300	11800
Transportation		1,700	20400	20,900	21400
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		9,400	112,800	113,900	115000
Net Profit (E)= [C-D]		15800	189600	203,620	218396
Investment Payback			**32,000**	**32,000**	**32,000**

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

SR#	*Particulars*	*Year 1 (BDT)*	*Year 2 (BDT)*	*Year 3 (BDT)*
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	189,600	203,620	218396
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		157,600	329220
	Total Cash Inflow	269600	361220	547616
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	**Net Cash Surplus**	157,600	329220	515616

SWOT ANALYSIS

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

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Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: দেবাশীষ কুমার ঘোষ
Name: DABASHIS KUMAR GHOSH
পিতা: [illegible]
মাতা: [illegible]
Date of Birth: 02 Mar 1983
ID NO: 9317673151418

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FAMILY PICTURE