

**Proposed NU Business Name: POLLI BAAZAR MAGIC MOSHARI**



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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD SIDDIQ ALI</b>
Age	:	15-03-1982 (34 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	02 Sons 02 Daughter
No. of siblings:	:	02 Brothers and 02 Sistes
Address	:	Vill: Thanapar P.O: Sordaha P.S: Charghat, Dist: Rajshahi
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 HASINA</b>
(iii) Father's name	:	<b>LATE MD NOHIR UDDIN SARKAR</b>
(iv) GB member's info	:	Branch : Monigram Bagha , Centre: 55 (Female), Member ID: 4508, Group No: 05 Member since: 21-01-13 (03 Years) First loan: BDT 15000
Further Information:		Existing loan: BDT                      Outstanding loan:
(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.)	:	
Business Experiences and Training Info	:	15 years experience in running business. 04 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01723-060803
Family's Contact No.	:	01748-942355
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST HASINA** joined Grameen Bank since 03 years ago. At first she took BDT 15000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>POLLI BAAZAR MAGIC MOSHARI</b>
Location	:	Chandipur Baazar
Total Investment in BDT	:	BDT 580,000/-
Financing	:	Self BDT 530000/- (from existing business) 91% Required Investment BDT 50000/- (as equity) 09%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 60 ft= 1200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Mosquito net.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Mosquito net.	2900	87000	1044000
<b>Total Sales (A)</b>	2900	87000	1044000
<b>Less Variable Expense</b>			
Mosquito net.	8500	255000	3060000
<b>Total variable Expense (B)</b>	8,500	255000	3060000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,500	45000	540000
<b>Less Variable Expense</b>			
Rent		3,200	38400
Electricity bill		2300	27600
Transportation		3,000	36000
Salary (self)		5000	60000
Salary(Staff)		20000	240000
Entertainment		500	6000
Bank charge		100	1200
Mobile bill		2000	24000
<b>Total fixed cost (D)</b>		36,100	433200
<b>Net Profit (E)= [C-D]</b>		8,900	106800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Mosquio net (Ready)	1000	500	500,000	0	0	0	500,000
Net	0	0	0	1	50000	50,000	50,000
Security	1	30000	30,000	0	0	0	30,000
<b>Total</b>	<b>1001</b>	<b>0</b>	<b>530,000</b>	<b>1</b>	<b>0</b>	<b>50,000</b>	<b>580,000</b>

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Mosquito net.	11700	351000	4212000	4422600	4643730
<b>Total Sales (A)</b>	11700	351000	4212000	4422600	4643730
<b>Less Variable Expense</b>					
Mosquito net.	9945	298350	3580200	3759210	3947170.5
<b>Total variable Expense (B)</b>	9,945	298350	3580200	3759210	3947170.5
<b>Contribution Margin (CM) [C=(A-B)</b>	1,755	52650	631800	663390	696559.5
<b>Less Variable Expense</b>					
Rent		3,200	38400	38,400	38400
Electricity bill		2600	31200	31700	32200
Transportation		3,000	36000	36,500	37000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		20000	240000	240000	240000
Entertainment		500	6000	6000	6000
Bank charge		100	1200	1200	1200
Mobile bill		2200	26400	26500	26600
<b>Total fixed cost (D)</b>		36,600	438,000	439,100	440200
<b>Net Profit (E)= [C-D]</b>		16050	192600	224,290	256359.5
Investment Payback			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	192,600	224,290	256359.5
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		172,600	376890
	<b>Total Cash Inflow</b>	242600	396890	633249.5
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	172,600	376890	613249.5

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 15 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

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# FAMILY PICTURE

