

Proposed NU Business Name: **MS TALUKDER ENTERPRISE**



Project identification and prepared by: Md. Forhad Hosen,
Dhanbari Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SULTAN SHAHEEN MAHMUD TALUKDER
Age	:	31-12-1982 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brther 1 Sister
Address	:	Vill: Dhanbari, P.O: Dhanbari, P.S: Dhanbari, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SULTANA BEGUM
(iii) Father's name	:	MD. HAFIZUR RAHMAN TALUKDER
(iv) GB member's info	:	Branch: Chalas ; Centre # 42(Female), Member ID: 9109/1, Group No: 04 Member since: 26-11-2006 (11Years) First loan: BDT 7000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: BDT 2050
(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	:	10 years experience in running business. He has No months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-104531
Mother's Contact No.	:	01740-510638
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SULTANA BEGUM joined Grameen Bank since 11 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS TALUKDER ENTERPRISE
Location	:	Dhanbari Bazar
Total Investment in BDT	:	BDT 940,000/-
Financing	:	Self BDT 860,000/-(from existing business) 93% Required Investment BDT 80,000/-(as equity) 7%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 50 ft= 1500 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Tin, Tube well, Pipe etc .▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees.▪Collects goods from Dhaka.▪The shop is Own .▪Agreed grace period is 3 months.

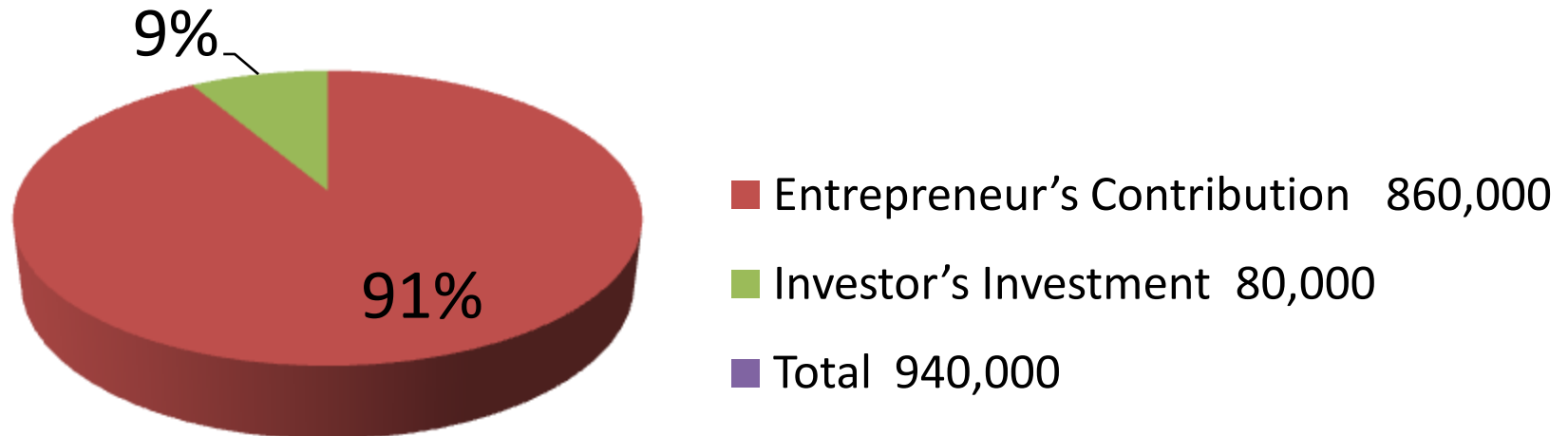
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tin, Tube well, Pipe ect		207000	2484000
Total sales (A)		207000	2484000
Less Variable Exp.			
Tin, Tube well, Pipe ect		175950	2111400
Total Variable exp. (B)		175950	2111400
Contribution Margin CM [C= (A-B)]		31050	372600
less fixed exp.			
Rent		5000	60000
Electricity bill		700	8400
Transportation		400	4800
Salary (self)		5000	60000
Salary (staff)		8000	96000
Entertainment		200	2400
Guard		100	1200
Genaretor		300	3600
Mobile		200	2400
total fixed cost (D)		19900	238800
Net profit (E) [C-D]		11150	133800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Tin	100	2000	200,000			0	200,000
Motor	50	4000	200,000			0	200,000
Pipe	450	400	180,000			0	180,000
Tube well	110	1600	176,000			0	176,000
Others	104	1000	104,000			0	104,000
door			0	40	2000	80,000	80,000
Total	814		860,000	40	2,000	80,000	940,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Tin, Tube well, Pipe ect	8500	255000	3060000	3213000
Total Sales (A)	8500	255000	3060000	3213000
less variable Expenses				
Tin, Tube well, Pipe ect	7225	216750	2601000	2731050
Total variable Expenses (B)	7225	216750	2601000	2731050
Contribution Margin (CM)= (A-B)	1275	38250	459000	481950
Less Fixed Expenses				
Rent		5000	60000	60000
Electricity bill		700	8400	8400
Transportation		460	5520	5520
Salary (self)		5000	60000	60000
Salary (staff)		8000	96000	96000
Entertainment		255	3060	3060
Guard		100	1200	1200
Genaretor		300	3600	3600
Mobile		400	4800	4800
Total Fixed Cost		20215	242580	242580
Net Profit (E) (C-D)		18035	216420	239370
Investment Payback			48000	48000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	216,420	239,370
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		168,420
	Total Cash Inflow	296420	407790
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)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	168,420	359790

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 10 Years:0
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

প্লে
ভিসি
ফিটিংস্



পরিবেশকঃ

মেসার্স

তালকুদার এন্টারপ্রাইজ

পাইপস্ লিঃ

Hotline: 036 0900 7000
www.pipea.bengelgroup.com

কেন্দ্রিয়া রোড, ধনবাড়ী, টাঙ্গাইল
মোবাইলঃ ০১৭৩৩১০৪৫৩১







RC

TOTAL

MEGHNA
uPVC Pipes & Fitting
For Hot & Cold Water
Manufactured by MEGHNA INDUSTRIES & LTD.
New Delhi, India

ME
uPVC P





GAZI

ADIRTO

FAMILY PICTURE

