

Proposed NU Business Name: **MA ENTERPRISE**



Project identification and prepared by: Md. Sahjamal Sirazi ,
Puthia Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOHIDUL ISLAM
Age	:	06-01-1989 (27 Years)
Education, till to date	:	Masters
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brother & 1 Sisters
Address	:	Vill: Nimpara, P.O: Nimpara, P.S: Carghat , 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	:	MOST. TAHMINA BEGUM
(iii) Father's name	:	MD. ALTAB HOSNEN
(iv) GB member's info	:	Branch: Nimpara ,Carghat Centre # 43(Female), Member ID: 3924/2, Group No: 06 Member since: 15-07-1992 (24Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT 100,000/-, Outstanding loan: 50,000/-
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-722607
Father's Contact No.	:	01719-036890
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. TAHMINA BEGUM joined Grameen Bank since 24 years ago. At first She took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

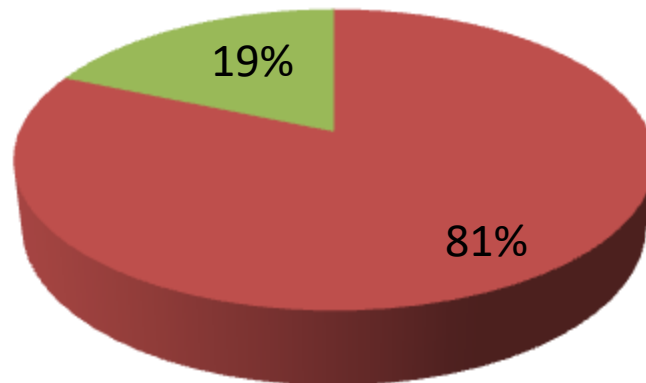
Business Name	:	MA ENTERPRISE
Location	:	Nimpara ,Carghat , Rajshahi
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 220,000/-(from existing business) 81% Required Investment BDT 50,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 30 ft = 600 square ft
Implementation	:	<ul style="list-style-type: none">▪He has six ox in his farm▪The business is operating by entrepreneur himself. Existing no employee.▪The farm is owned.▪Collects goods from Banes war .▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cow	3300	99000	1188000
		0	0
Total Sales(A)	3300	99000	1188000
Less Variable Expense (B)			0
Cow	1980	59400	712800
Total Variable Expense	1980	59400	712800
Contribution Margin (CM) [C=(A-B)]	1320	39600	475200
Less Fixed Expense			
Rent			0
Electric Bill		1,200	14400
Transportation		1,200	14400
Salary (Self)		16,000	192000
Salary (Staff)		16,000	192000
Entertainment		1,200	14400
Guard			0
Generator			0
Mobile Bill			0
Total Fixed Cost (D)		35600	427200
Net Profit (E)= [C-D]		4000	48000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ox	4	40000	160,000	1	50000	50,000	240,000
Heifer	1	30000	30,000	0	0	0	30,000
Ox Small	1	30000	30,000	0	0	0	30,000
Total	06		220,000	1		50,000	270,000

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 50,000
- Total 270,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cow	3300	99000	1188000	1247400	1309770
Total Sales(A)	3300	99000	1188000	1247400	1309770
Less Variable Expense (B)					
Cow	1980	59400	712800	748440	785862
Total Variable Expense	1980	59400	712800	748440	785862
Contributon Margin (CM) [C=(A-B)]	1320	39600	475200	498960	523908
Less Fixed Expense					
Rent			0	0	0
Electric Bill		1,200	14400	172800	2073600
Transportaion		1,200	14400	15120	15876
Salary (Self)		16,000	192000	192000	192000
Salary (Staff)		16,000	192000	192000	192000
Entertainment		1,200	14400	14400	14400
Guard			0	0	0
Generator			0	0	0
Mobile Bill			0	0	0
Total Fixed Cost (D)		35600	427200	586320	2487876
Net Profit (E)= [C-D]		4000	48000	50400	52920
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<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	48,000	50400	52920
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	58400
	Total Cash Inflow	98,000	78,400	111,320
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	28,000	58,400	91,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Political unrest

Pictures









কারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনো ব্যক্তির জমা দেবার জন্য অনুরোধ করা হলো।

নিমপাড়া, নিমপাড়া, ডাকঘর: নিমপাড়া
রাজশাহী

