

## Proposed NU Business Name: M/S MD MAHATAB HUSHEN



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Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD: MAHATAB HUSHEN</b>
Age	:	01-01-1983 (35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Boy 01 Gril
No. of siblings:	:	01 Brother 04 Sisters
Address	:	Vill:Baneajan P.O:Boldiata 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	:	<b>Late : MALEKA</b>
(iii) Father's name	:	<b>MD: MUNCER ALI</b>
(iv) GB member's info	:	Branch:Nolhara , Centre # 27 (Female), Member ID: 1839, Group No: 02 Member since: 2007-2015 (07Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 12,000 Outstanding loan:00.
(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	:	07 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.	:	01913-969823
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE MALEKA BEGUM** Joined Grameen Bank Since 07 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S MD MAHATAB HUSHEN</b>
Location	:	Baneajan bazar ,dhanbari, Tangail
Total Investment in BDT	:	BD 55,900
Financing	:	Self BDT 15,900(from existing business) 28% Required Investment BDT 40,000(as equity) 72%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10 ft= 100 Square ft
Security of the shop	:	00 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods likes; chaul, daul,saban,buisquite Etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 0 Employee.</li><li>▪The Shop is own</li><li>▪Collects goods from Dhanbari.</li><li>▪Agreed grace period is 3 months.</li></ul>

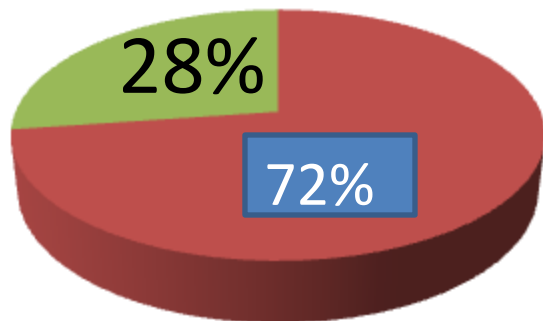
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
chaul, daul,saban,buisquite .	2,000	60,000	720,000
<b>Total Sales (A)</b>	2,000	60,000	720,000
<b>Less. Variable Expense</b>			
chaul, daul,saban,buisquite .			
.	1600	48,000	576,000
<b>Total variable Expense (B)</b>	1600	48,000	576,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	400	12,000	144,000
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		200	2400
Mobile Bill		300	3600
Salary (self)		5,000	60,000
Salary ( staff)		0	0
Transportation		500	6000
Entertainment		0	0
Gad		0	0
Genaretor		0	0
Bank service Charge		0	0
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,000</b>	<b>72,000</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Buisquite	2k	500	1,000			0	1,000
Saban			5,000			0	5,000
komol pani	2k	450	900			0	900
kacha mal			3000			0	3000
daul/chaul/ chini			1,000			30,000	31,000
others			5000			10,000	15,000
security			0		0	0	0
<b>Total</b>			<b>15,900</b>			<b>40,000</b>	<b>55,900</b>

## Source of Finance



**Entrepreneur Investment:**  
15,000  
**Investor Investment:**40,000  
**Total Investment:**55,900

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
chaul, daul,saban,buisquite Etc.	2,500	75,000	900,000	945,000
<b>Total Sales (A)</b>	2,500	75,000	900,000	945,000
<b>Less. Variable Expense</b>				
chaul, daul,saban,buisquite Etc.				
	2000	60,000	720,000	756,000
<b>Total variable Expense(B)</b>	2000	60,000	720,000	756,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180,000	189,000
<b>Less. Fixed Expense</b>				
Rent		0	0	0
Electricity Bill		200	2400	2400
Mobile Bill		300	3600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		1500	18,000	20,000
Entertainment		500	6,000	6,000
Ganeretor		0	0	0
Gad		0	0	0
Salary(staff)		0	00	0
<b>Total Fixed Cost</b>		<b>7,500</b>	<b>90,000</b>	<b>92,400</b>
<b>Net Profit (E) [C-D]</b>		<b>7,500</b>	<b>90,000</b>	<b>96,600</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	90,000	96,600
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		66,000
	<b>Total Cash Inflow</b>	130,000	162,600
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	40,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000
	<b>Total Cash Outflow</b>	64,000	24,000
<b>3</b>	<b>Net Cash Surplus</b>	66,000	138,600

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 07 Family:0 Others:0  
Experience & Skill : 03 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







# FAMILY PICTURE

