

**Proposed NU Business Name: MINHAJ ENTERPRIZE**



Project identification and prepared by: MD.Mahfujur Rahman  
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Project verified by: MD. Siddikur Rahman



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

Name	:	<b>MD. HABIZ UDDIN</b>
Age	:	01-01-1988 (29 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 son
No. of siblings:	:	3 Sister 3 Brother
Address	:	Vill:Daibaritek P.O: Bormi Thana: Sreepur Dist: Gazipur
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. HALIMA KHATUN</b>
(iii) Father's name	:	<b>MD. SHAMSHUDDIN</b>
(iv) GB member's info	:	Branch: Maijarpara Vumi ,Sreepur , Centre # 44 (Female), Member ID: 2534, Group No: 04 Member since:1987-2003(16Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT:25000, Outstanding loan: BDT:0
(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.)	:	No
Business Experiences and Training Info	:	03 Years of other business.03 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01636089401
Mother's Contact No.	:	01772559503
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. HALIMA KHATUN** joined Grameen Bank since 16 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

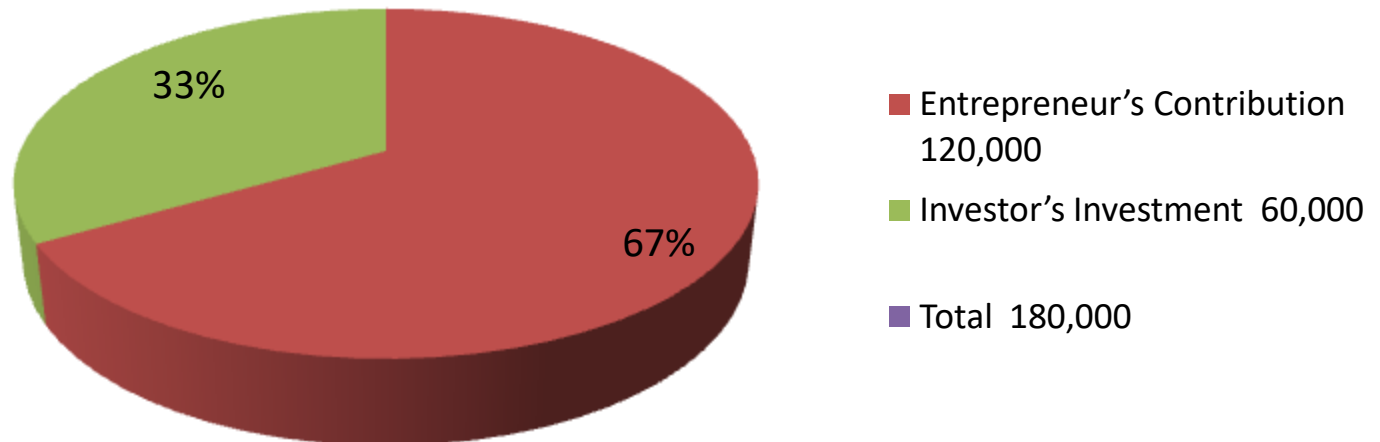
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MINHAJ ENTERPRIZE</b>
Location	:	Bormibazar
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 120000/- (from existing business) 67% Required Investment BDT 60,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft = 100 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Shirt, pant, Lungi, etc.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ Collects goods from Dhaka, Narayanganj.</li><li>▪ Agreed grace period is 3 months.</li><li>▪ The Shop is Rented.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Shirt,pant,Lungi, etc.	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Shirt,pant,Lungi, etc.	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		900	10800
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		300	3600
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		8900	106800
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shirt,pant,Lungi, etc.	0	0	120,000	1	60,000	60,000	180,000
	0	0	120,000	1	60,000	60,000	180,000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Shirt,pant,Lungi, etc.	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
Battery,Charger,Stationary ,load item etc.	2975	89250	1071000	1124550	1180778
<b>Total Variable Expense</b>	<b>2975</b>	<b>89250</b>	<b>1071000</b>	<b>1124550</b>	<b>1180778</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>	<b>198450</b>	<b>208373</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		900	10800	11340	11907
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8900</b>	<b>103200</b>	<b>104140</b>	<b>105107</b>
<b>Net Profit (E)= [C-D]</b>		<b>6850</b>	<b>82200</b>	<b>86310</b>	<b>90626</b>
<b>Investment Pay Back</b>			<b>24,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	82,200	86310	90625.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		58200	120510
	<b>Total Cash Inflow</b>	<b>142,200</b>	<b>144,510</b>	<b>211,136</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>58,200</b>	<b>120,510</b>	<b>187,136</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0, Others:0  
Experience & Skill : 3 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



