

Proposed NU Business Name: **MAHABUB ENTER PRISE**



Project identification and prepared by: Mitun Chandro sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MASUD RANA
Age	:	14-10-1986(31Years)
Education, till to date	:	Honours pass
Marital status	:	Married
Children	:	0
No. of siblings:	:	01 Brother & 01 Sisters
Address	:	Vill: Sarerhat P.o- Benggari P.S: Bagha 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	:	MST. MONOURA BEGUM
(iii) Father's name	:	MD. ABDUR. RAZZAK
(iv) GB member's info	:	Branch:Monigram,Centre # 35/m(Female) Member ID: 9106/2, Group No: 09 Member since: 15-07-2007to20-06-2014 New 20-04-2017(07Years)
Further Information:		First loan: BDT – 10,000/-
(v) Who pays GB loan installment	:	Existing Loan: BDT 22,000/-, Outstanding loan: BDT-22000/-
(vi) Mobile lady	:	Fathers
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732-827393
Father's Contact No.	:	01740-848121
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MONOURA BEGUM joined Grameen Bank since 7 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MAHABUB ENTER PRISE
Location	:	Sarerhat Bazzar, Bagha, Rajshahi .
Total Investment in BDT	:	BDT 2,92,000/-
Financing	:	Self BDT 2,42,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	no
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sugur,Soap &etc Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is owe .▪Agreed grace period is 3 months.

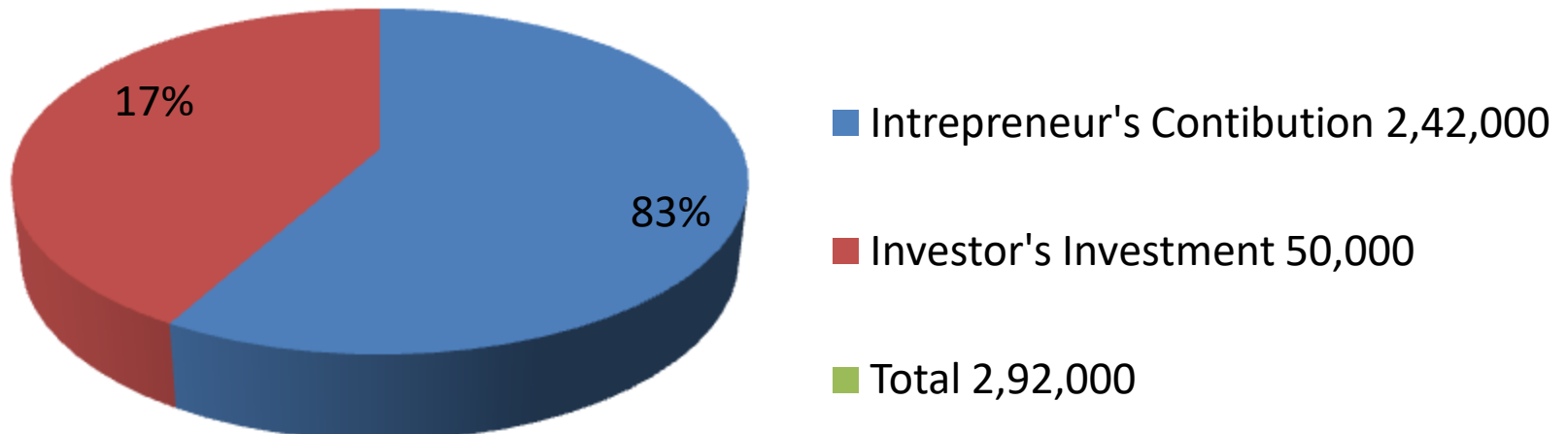
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sugur	50000	15,00,000	1 ,80,00000
Total Sales (A)	50000	15,00000	1,80,00000
Less. Variable Expense			
Sugur	49500	14,85,000	1,78,20,000
Total variable Expense (B)	49500	14,85,000	1,78,20,000
Contribution Margin (CM) [C=(A-B)	500	15000	1,80,000
Less. Fixed Expense			
Rent			
Electricity Bill		300	3,600
Transportation			
Salary (self)		5,000	60,000
Guard		100	1,200
Bank Charge		100	1,200
Mobile Bill		300	3600
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D)		9,200	1,10,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sugar(100p*2420=2,42,00)	2,42,000	50000	2,92,000
		0	0
		0	0
		0	0
Total	2,42,000	50,000	2,92,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sugur	55,000	16,50,000	19,800000	19,998,000	20,197,980
Total Sales (A)	55,000	16,50,000	19,800000	19,998,000	20197980
Less. Variable Expense					
Oil,Atta,Sugar,Soap &etc	54,450	16,33,500	19,602,000	19,798020	19,996,000
Total variable Expense (B)	54,450	16,33,500	19,602,000	19,798020	19,996,000
Contribution M. (CM) [C=(A-B)]	550	16500	1,98000	19,9980	2,01979
Less. Fixed Expense					
Electricity Bill		400	4,800	4800	4800
Salary (self)		5,000	60,000	60,000	60,000
Guard		100	1,200	1,300	1,400
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		300	3,600	3600	3,600
Total Fixed Cost		5,900	70,800	71,000	71,200
Net Profit (E) [C-D]		10,600	1,27,200	1,28,980	1,30,779

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,27,200	1,28,980	1,30,779
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,07200	2,16,180
	Total Cash Inflow	1,77,200	2,36,180	3,46,959
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,07200	2,16,180	3,26,959

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
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







Family picture

