

Proposed NU Business Name: **M/S MA ENTERPRISE**



Project identification and prepared by: Md. Anwar Ali,
Modhupur Unit, Tangail.

Project verified by: MD.Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MONSER ALI
Age	:	09-08-1991 (26 Years)
Education, till to date	:	B.A Pass
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	06 Brothers, 02 Sister
Address	:	Vill: Nayapara, P.O : Jalchatro, P.S: Modhupur, 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	:	RAHIMA BEGUM
(iii) Father's name	:	LATE ABDUR RAHAMAN
(iv) GB member's info	:	Branch: Orankhola, Centre # 73 (Male), Member ID: 7578, Group No: 10 Member since: 12-05-2002 (15 Years) First loan: 5000 taka. Existing loan: 25,000 taka Outstanding loan: 000 taka.
Further Information:		
(v) Who pays GB loan installment	:	Brother
(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	:	03 year expericnce in own busimcss, 03 years experience in running business. He has training 02 years.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-818511
Mother's Contact No.	:	01787-011233
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA BEGUM joined Grameen Bank since 15 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MA ENTERPRISE
Location	:	Jalchatro bazar,Modhupur,Tangail.
Total Investment in BDT	:	BDT :110,000/-
Financing	:	Self BDT 60,000 (from existing business) 55% Required Investment BDT 50,000(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 12 ft= 168 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; sorisar oil,saline,coil.sevit,chanachur,semai,hojmai etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Pabna.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
sorisar oil,saline,coil,sevit,semmai,others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
sorisar oil,saline,coil,sevit,semmai,others	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		500	6000
Electric Bill		150	1800
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		4000	48000
Entertainment		200	2400
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		11250	135000
Net Profit (E)= [C-D]		6750	81000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
sorisar oil	3	650	1,950			20,000	21,950
saline	3	1,450	4,350			5,000	9,350
coil	55	30	1,650			2,000	3,650
sevit	7	750	5,250			5,000	10,250
hojmi lojense	8	650	5,200			5,000	10,200
semai	54	15	810			2,000	2,810
chanachur	2	2,150	4,300			2,000	6,300
chips			1,350			5,000	6,350
others			15,140			4,000	19,140
security			20,000			0	20,000
Total	132	5695	60,000	0	0	50,000	110,000

Source of Finance



- Entrepreneur's Contribution
60,000
- Investor's Investment
50,000
- Total 110,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
sorisar oil,saline,coil,sevit,semmai,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
sorisar oil,saline,coil,sevit,semmai,others	4250	127500	1530000	1606500	1686825
Total Variable Expense	4250	127500	1530000	1606500	1686825
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		150	1800	2100	2400
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		11250	135000	136000	137030
Net Profit (E)= [C-D]		11250	135000	141750	148838
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	135,000	141750	148838
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		115000	236750
	Total Cash Inflow	185,000	256,750	385,588
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	115,000	236,750	365,588

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jalchatro
bazar,modhupur,tangail.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



আমাদের প্রস্তুত
জম
বাহিনী

জম





Person's legs and feet visible on the left side of the frame.

Night Fighter

ORA-CIVIT
Tashta Saline



বাংলাদেশ
আজকের
স্বাধীনতা





আমাদের প্রস্তুত
জম
বাহিনী

জম





FAMILY PICTURE

