

Proposed NU Business Name: **MS MAHMUDA ENTERPRISE**



Project identification and prepared by: Md. Kazem Uddin,
Bashon Unit, Gazipur

Project verified by: MD.Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HAFIJUR RAHMAN										
Age	:	01-05-1989 (26 Years)										
Education, till to date	:	SSC										
Marital status	:	Unmarried										
Children	:	Nil										
No. of siblings:	:	2 Brother 1 Sisters										
Address	:	Vill: Dashi Para, North para P.O: Shalna bazer, P.S: Gazipur Sadar , Dist: Gazipur										
Parent's and GB related Info		<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">Mother</td> <td style="width: 50%; border: none;">Father</td> </tr> <tr> <td style="border: none;">(i) Who is GB member</td> <td style="border: none;">: MOMTAZ <input checked="" type="checkbox"/> M <input type="checkbox"/></td> </tr> <tr> <td style="border: none;">(ii) Mother's name</td> <td style="border: none;">: MD. MUSLIM UDDIN</td> </tr> <tr> <td style="border: none;">(iii) Father's name</td> <td style="border: none;">: Branch: Bashon Gazipur, Centre # 63(Female),</td> </tr> <tr> <td style="border: none;">(iv) GB member's info</td> <td style="border: none;">: Member ID: 2104 Group No: 07 Member since: 02-05-2003(12 Years) First loan: 3,000 taka. Existing Loan: BDT Nil, Outstanding loan: BDT Nil</td> </tr> </table>	Mother	Father	(i) Who is GB member	: MOMTAZ <input checked="" type="checkbox"/> M <input type="checkbox"/>	(ii) Mother's name	: MD. MUSLIM UDDIN	(iii) Father's name	: Branch: Bashon Gazipur, Centre # 63(Female),	(iv) GB member's info	: Member ID: 2104 Group No: 07 Member since: 02-05-2003(12 Years) First loan: 3,000 taka. Existing Loan: BDT Nil, Outstanding loan: BDT Nil
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Further Information:		Father										
(v) Who pays GB loan installment	:	No										
(vi) Mobile lady	:	No										
(vii) Grameen Education Loan	:	No										
(viii) Any other loan like GB, BRAC ASA etc..	:											

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	:	9 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.	:	01944-781898
Mother's Contact No.	:	01924-708360
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMTAZ BEGUM joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Cow Loan Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS Mahmuda Enterprise
Location	:	Salna bazer, Gazipur Sadar , Gazipur .
Total Investment in BDT	:	BDT 356,000
Financing	:	Self BDT 2,06,000 (from existing business) 51% Required Investment BDT 150,000 (as equity) 49%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security	:	70,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; color, Bulb, Oven, Umbrella, Steel Cable, Saw, Lock , Energy Bulb, Scoop, Brush, hummer, Plush, Electronic etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Joydebpur.▪Agreed grace period is 4 months.

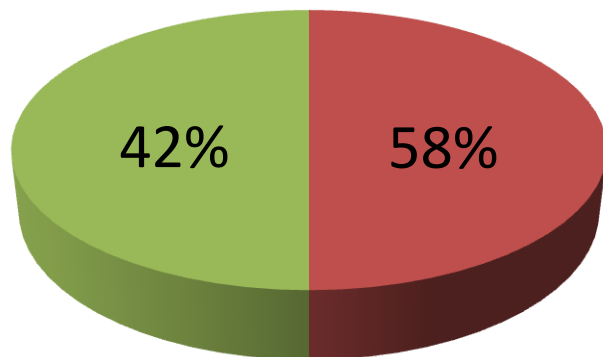
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
color, Bulb, Oven, Umbrella, Steel Cable, Saw, Lock , Energy Bulb, Scoop, Brush, hummer, Plush, Electronic etc.	4,500	135,000	1,620,000
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
Color, Bulb, Oven, Umbrella, Steel Cable, Saw, Lock , Energy Bulb, Scoop, Brush, hummer, Plush, Electronic etc.	3,825	114,750	1,377,000
Total variable Expense (B)	3,825	114,750	1,377,000
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity bill		600	7,200
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Entertainment		300	3,600
Generator		200	2,400
Guard Bill		200	2,400
Transportation		500	6,000
Total fixed Cost (D)		11,200	134,400
Net Profit (E) [C-D]		9050	108600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Color Big (75p*350)	26,250	40,000	66,250
Color Small (105p*200)	10,500	40,000	50,500
Bulb (50p*600)	3,000	12,000	15,000
Oven (10p*1200)	12,000	12,000	24,000
Others	31,750		31,750
Umbrella (20p*200)	4,000		4,000
Steel cable (200p*60)	12,000	-	22,000
Saw, Lock , Scoop, Energy Bulb, Brush, hummer, Plush, Electronic etc.	106,500	46,000	152500
Total	206,000	150,000	3,56,000

Source of Finance



Entrepreneur Contribution : 2,06,000



Investor Investment : 150,000



Total Investment 356,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
color, Bulb, Oven, Umbrella, Steel Cable, Saw, Lock , Energy Bulb, Scoop,Brush, hummer, Plush, Electronic etc.	7,500	225,000	2,700,000	2,835,000	2,976,750
Total Sales (A)	7,500	225,000	2,700,000	2,835,000	2,976,750
Less. Variable Expense					
color, Bulb, Oven, Umbrella, Steel Cable, Saw, Lock , Energy Bulb, Scoop,Brush, hummer, Plush, Electronic etc.	6,375	191,250	2,295,000	2,409,750	2,530,238
Total variable Expense (B)	6,375	191,250	2,295,000	2,409,750	2,530,238
Contribution Margin (CM) [C=(A-B)	1,125	33,750	405,000	425,250	446,513
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity bill		700	8,400	8,800	9,000
Mobile Bill		700	8,400	8,400	8,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		500	6,000	6,000	6,000
Generator		200	2,400	2,400	2,400
Guard Bill		200	2,400	2,400	2,400
Transportation		1,000	12,000	12,000	12,000
Total Fixed Cost		15,300	183,600	184,000	184,200
Net Profit (E) [C-D)		18450	221400	241250	262313
Investment Payback			60,000	60,000	60,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	221400	241250	262313
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		141400	302650
	Total Cash Inflow	421400	382650	564963
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	2,80,000	80,000	80,000
3	Net Cash Surplus	141400	302650	484963

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 9 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



দুরন্ত
রিম ও স্পোক
গতি সীমাহীন...



NEW
Slim



PHILIPS
Philips Lighting



দুরন্ত রিম ও স্পোক
গতি সীমাহীন...

Eurostar

Cotton Mop (Flat)

18 x 20

Suitable for all types of smooth floors



মেসার্স মাহমুদা এন্টারপ্রাইজ

বিস্মিল্লাহির রাহমানির রাহিম

এখানে যাবতীয় হার্ডওয়্যার সামগ্রী ও রিক্সার পার্টস পাওয়া যায়। মোবাঃ ০১৯২৪-৭০৮৩৬০, ০১৯৪৪-৭৮১৮৯৮





NEW Slim



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বন রিম ও স্পোক
গতি সীমাহীন...

Eurostar
Cotton Mop (Flat)

Matador
Matador



PHILIPS
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ARR


রিম ও স্পোক
গতি সীমাহীন...

Matador
Matador

Eurostar
Cotton Mop (Flat)





