

Proposed NU Business Name: **MAA ENTERPRISE**



Project identification and prepared by: Md. Hafizur Rahman  
Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman patwary



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

Name	:	<b>SELIM HOSSAIN</b>
Age	:	04-01-1986 (29 Years)
Education,	:	Class Eight
Marital status	:	married
Children	:	1 son
No. of siblings:	:	1 Brothers & 1 Sisters
Address	:	Vill: South Chamura, P.O: South Chamura, P.S: Kalihati 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>TARA BEGUM</b>
(iii) Father's name	:	<b>MD GAZI MIAH</b>
(iv) GB member's info	:	Branch: Sohodebpur kalihati, Centre # 13 (Female), Member ID: 3573, Group No: 08 Member since: 02-05-1999 (17Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 95,000/- Outstanding loan: BDT 78,280/-
(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	:	Ten years experience in running business. He has 2 year training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01727-952963
Mother's Contact No.	:	01719-886227
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**TARA BEGUM** joined Grameen Bank since 17 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAA ENTERPRISE</b>
Location	:	Baganbari,Elenga,Kalihati,Tangail.
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 3,00,000(from existing business) 67% Required Investment BDT 1,50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	17 ft x 19 ft= 323 square ft
Security of the shop	:	20,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Yarn Rope,Filter Net,Cot,Net,Coil Rope,Plastic Yarn etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Dhaka, Bogra.</li> <li>▪Agreed grace period is 4 months.</li> </ul>

## Existing Business

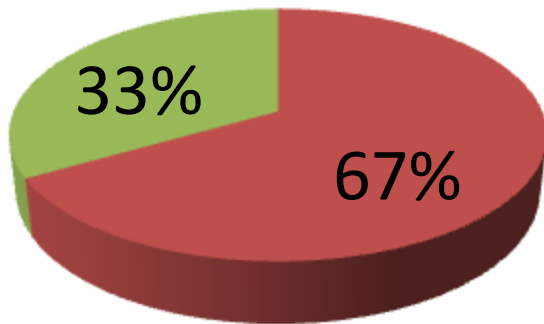
**BDT (TK)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Yarn Rope,Filter Net,Cot,Net,Coil Rope,Plastic Yarn etc.	<b>5,000</b>	1,50,000	18,00000
<b>Total Sales (A)</b>	<b>5,000</b>	1,50,000	18,00000
<b>Less. Variable Expense</b>	<b>4,250</b>	1,27,500	15,30,000
<b>Total variable Expense (B)</b>	<b>4,250</b>	1,27,500	15,30,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>7,50</b>	<b>22,500</b>	<b>2,70,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Salary (self)		6,000	72,000
Transportation		3,000	36,000
Electricity bill		5,00	6,000
Mobile Bill		3,00	3,600
Entertainment		2,00	2,400
<b>Night Gard</b>		<b>3,00</b>	<b>3,600</b>
<b>Total fixed Cost (D)</b>		<b>11,800</b>	<b>1,41,600</b>
<b>Net Profit (C-D)</b>		<b>10,700</b>	<b>1,28,400</b>

## Investment breakdown

Particulars	Existing	Proposed	Proposed Total
Yarn Rope(1800 kg x 100tk)	1,80,000	50,000	2,30,000
Filter Net(10 px1200tk)	24,000	20,000	44,000
Cot Rope (50kgx270tk)	13,500	20,000	33,500
Net(150kgx400tk)	60,000	20,000	80,000
Coil Rope (100kgx130tk)	13,000	20,000	33,000
Plastic Yarn(87kgx110tk)	9,500	20,000	29,500
<b>Total</b>	<b>3,00,000</b>	<b>1,50,000</b>	<b>4,50,000</b>

## Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 150,000
- Total 450,000

## Financial Projection BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Yarn Rope,Filter Net,Cot,Net,Coil Rope,Plastic Yarn etc.	7,000	2,10,000	25,20,000	26,46,000	27,78,300
<b>Total Sales (A)</b>	7,000	2,10,000	25,20,000	26,46,000	27,78,300
<b>Less. Variable Expense</b>	<b>5,950</b>	<b>1,78,500</b>	<b>21,42,000</b>	<b>22,49,100</b>	<b>23,61,555</b>
<b>Total variable Expense (B)</b>	<b>5,950</b>	<b>1,78,500</b>	<b>2142000</b>	<b>22,49,100</b>	<b>23,61,555</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,050</b>	<b>31,500</b>	<b>3,78,000</b>	<b>3,96,900</b>	<b>4,16,745</b>
<b>Less. Fixed Expense</b>					
Rent		1,500	18,000	18,500	19,000
Salary (self)		6,000	72,000	75,000	77,000
Transportation		4,000	48,000	52,000	55,000
Electricity bill		5,00	6,000	6,400	6,600
Mobile Bill & SMS Monitoring		5,00	6,000	6,200	6,400
Entertainment		3,00	3,600	3,000	3,600
Night Guard		3,00	3,600	3,600	3,900
<b>Total Fixed Cost</b>		<b>13,100</b>	<b>1,57,200</b>	<b>1,61,800</b>	<b>1,65,400</b>
<b>Net Profit E= (C-D)</b>		<b>18,400</b>	<b>220800</b>	<b>2,34,200</b>	<b>2,51,345</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



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

<i>SI #</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	1,50,000		
1.2	Net Profit	2,20,800	<b>2,34,200</b>	<b>2,51,345</b>
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		<b>1,60,000</b>	<b>3,34,200</b>
	<b>Total Cash Inflow</b>	<b>3,70,800</b>	<b>3,94,200</b>	<b>5,85,545</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan	-		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>2,10,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,60,000</b>	<b>3,34,200</b>	<b>5,25,545</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 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





























গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 জাতীয় পরিচয় পত্র

নাম: সেলিম হোসেন  
 Name: SELIM HOSSAIN  
 পিতা: মোঃ নাজী মিয়া  
 মাতা: মাহা বেগম  
 Date of Birth: 04 Jun 1986  
 ID NO: 19869314794000011

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্র হারিয়ে গেলে  
 প্রাপ্ত হওয়ার সাথে সাথে লিখিত পত্রটি পরিচয় পত্র চেঞ্জ করা করতে হবে।  
 ঠিকানা: প্রধান কার্যালয়: জাতীয় পরিচয় পত্র কেন্দ্র - ১৯/৯, মতিবাজার,  
 ঢাকা-১০০

স্বাক্ষর:   
 জাতীয় পরিচয়পত্র হারিয়ে গেলে প্রদানের তারিখ: ১০/১০/২০১০



কৃষ্ণকান্ত সন্দিকী



গ্রামীণ ব্যাংক  
 গ্রামীণ ব্যাংক  
 'সহযোগিতা' জাতির পথ

সহজ ঋণের পাশ বই

নাম: তারক বেগম  
 ক্রমিক নং: ৬৮৭৬  
 গ্রন্থ নং: ০৮  
 কেন্দ্র নং: ১৯৯৯

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এলেঙ্গা

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১৭-০২-২ সনের ৩২, এল, জি, নং সরকারী নোটিফিকেশন এবং ১৯৬০  
 সনের পৌর কর ধার্য আইনের বিধান মতে

ব্যবসা লাইসেন্স

উপস্থানের নাম: ৩৭-০১৯৩ ট্রাইড  
বহালিয়া হাট  
এলেঙ্গা বাজার হাট, কালিহাতি, টাঙ্গাইল।  
সুতা বিক্রয়।

প্রদানের তারিখ: ৩০ জুন ২০১৬ খ্রি: পর্যন্ত।

রেট	মোট টাক
	= ৬০০/-
	/
	= ৬০০/-



# FAMILY PICTURE

