

Proposed NU Business Name: **MAHABUB ENTERPRISE**



Project identification and prepared by: Atikur Rahman,
Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MAHABUB RAHAMAN
Age	:	01-10-1986(29 Years)
Education	:	Class Five
Marital status	:	Married
Children	:	Null
No. of siblings:	:	5 Brothers & 2 Sister
Address	:	Vill: Badda P.O: Kokdohora, 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	:	MOST. HALIMA
(iii) Father's name	:	MD MOFIJUR RAHMAN
(iv) GB member's info	:	Branch Kokdohora Kalihati, Centre # 04 (Female), Member ID: 1102, Group No: 03 Member since: 28-12-2005 (10Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 13,000/- Outstanding loan: BDT 6,708/-
(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	:	Eight years experience in running business. He has Two years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01747-896403
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST **HALIMA** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHABUB ENTERPRISE
Location	:	Badda North Para,Kalihati,Tangail
Total Investment in BDT	:	BDT 1,10,000/-
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	:	12 ft x 09 ft= 108 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Flour, Soya bin oil, Salt, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Ice-cream, cloths etc.▪Average 15% gain on sale.▪The shop is Own.▪Collects goods from Elanga, Tangail▪Agreed grace period is 4 months.

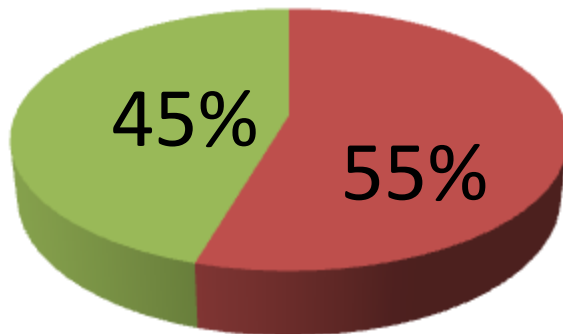
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, , Soya bin oil, Salt, Soap, Cosmetics Etc	2,400	72,000	8,64,000
Total Sales (A)	2,400	72,000	8,64,000
Less. Variable Expense			
Rice, , Soya bin oil, Salt, Soap, Cosmetics Etc	2,040	61,200	734400
Total variable Expense (B)	2,380	71,400	8,56,400
Contribution Margin (CM) [C=(A-B)]	3,60	10,800	1,29,600
Less. Fixed Expense			
Electricity Bill		4,00	4,800
Mobile Bill		2,00	2,400
Transportation		3,00	3,600
Salary (self)		5,000	60,000
Entertainment		0	0
Total fixed Cost (D)		5,900	70,800
Net Profit (E) [C-D]		4,900	58,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (08 x 1500)	12,000	10,000	22,000
Soap(03 x 350)	1,050	3,500	4,550
Soft drinks (05 x 520)	2,600	5,400	8,000
Sugar(2 x1800)	3,600	5,400	9,000
Wheel Powder(2x2200)	4,400	5,100	9,500
Coconut oil(30 x50)	1,500	2500	4,000
Mastard Oil (40 x 110)	4,400	5,500	9,900
Pulse(20x120)	2,400	3,600	6,000
Soya bin Oil	2,880	4,000	6,880
Biscuit, Chanachur, Milk, Tooth Paste etc	25,170	5,000	30,170
Total	60,000	50,000	110,000

Sources of Finance



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

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	3,500	105,000	1,260,000	1,323,000
Total Sales (A)	3,500	105,000	1,260,000	1,323,000
Less. Variable Expense				
Grocery Item	2,975	89,250	1,071,000	1,124,550
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450
Less. Fixed Expense				
Electricity Bill		400	4,800	5,500
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Entertainment		100	1,200	1,500
Transportation		500	6,000	8,000
Total Fixed Cost		6,300	75,600	79,000
Net Profit (E) [C-D]		9,450	113,400	119,450
Investment Payback			30,000	30,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	113,400	119,450
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		83,400
	Total Cash Inflow	163,400	202,850
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	83,400	172,850

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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





মোঘনা
সুপার
ফল

হাশিম মার্কা ১৯৫ সুপার গার্ল
হাশিম মার্কা ১৯৫ সুপার গার্ল
হাশিম মার্কা ১৯৫ সুপার গার্ল

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

নাম: মোঃ মাহাবুব রহমান
 Name: MO MAHABUB RAHMAN
 ঠিকানা: মোঃ মাহাবুব রহমান
 Address: MO MAHABUB RAHMAN
 জন্ম তারিখ: ১৯৮৩ সালে
 Date of Birth: 1983

ID NO: 93147584480


 গ্রামীণ ব্যাংক
 গ্রামাঞ্চল

সহজ ঋণের পাশ বই

নাম: মাহাবুব
 ঋণী নং: ১১০৮
 ঋণ মূল্য: ০৬
 ঋণের তারিখ: ০৮/১১
 ঋণের নাম: বাংলাদেশ গ্রামীণ ব্যাংক

ইউ.পি. নং: ১৭
 পি.সি. নং: ১৭

লাইসেন্স

সং: কোম্পানি
 প্রকার: আদিবাসী
 নং: ০২
 সর্বমোট মূল্য: ১০০
 প্রাপ্তি তারিখ: ১৯/১১/১৯
 প্রাপ্তি স্থান: মাহাবুব রহমান
 প্রাপ্তি ব্যক্তি: মোঃ মাহাবুব রহমান
 প্রাপ্তি পত্র: ১৯/১১/১৯
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স্বাক্ষর: [Signature]
 তারিখ: ১৯/১১/১৯

FAMILY PICTURE

