Proposed NU Business Name: MS SULTAN ENTERPRISE



Project identification and prepared by: Md. Shahidul Islam Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahman patwary



Brief Bio of The Proposed Nobin Udyokta			
Name	:	Rajib Mia	
Age	:	01-09-1987(28 Years)	
Education,	:	HSC	
Marital status	:	Unmarried	
Children	:	Nil	
No. of siblings:	:	2 Brothers & 1 Sister	
Address	:	Vill: Shingharagi,P.O: Elasin, P.S: DelduarDist: Tangail	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : : :	Mother Father RAZIA BEGUM SULTAN MIA Branch: Elasin, Delduar, Centre # 40(Female), Member ID: 5734, Group No: 09 Member since: 03-03-05(11 Years) First loan: 5000 taka. Existing loan: 50,000taka	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: 5,992 Mother No 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	:	4 years experience in running business.
Training Info	:	He has 1 year training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01749737272
Mother's Contact No.	:	01715626103
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAZIA BEGUM joined Grameen Bank since 11 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture. & Home development.

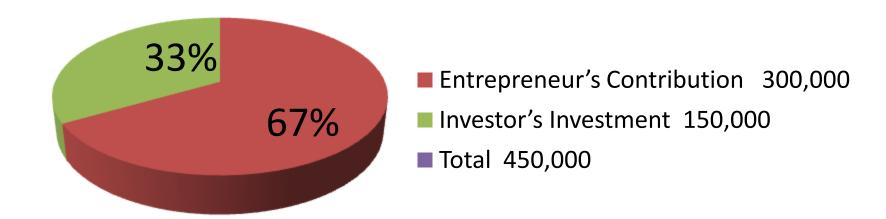
Proposed Nobin Udyokta Business Info			
Business Name	:	MS SULTAN ENTERPRISE	
Location	:	Main Road,Elasin Bajar	
Total Investment in BDT	:	BDT4,50,000	
Financing	•	Self BDT 3,00,000(from existing business) 67% Required Investment BDT 1,50,000(as equity) 33%	
Present salary/drawings from business (estimates)	•	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	15ft x 30ft= 450square ft	
Security of the shop	:	BDT 1,10,000	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like: Crockery, plastic, electrics and hardware items. 20% profit on sales. The business is operating by entrepreneur. Existing one employee. One will be appointed in future. The shop is rented. Collects goods from Dhaka, Tangail Agreed grace period is 4 months. 	

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Hardware ,Electric,Plastic & Crockaries Item	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Hardware ,Electric,Plastic & Crockaries Item	2800	84000	1008000
Total variable Expense (B)	2,800	84000	1008000
Contribution Margin (CM) [C=(A-B)	700	21000	252000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		500	6000
Transportation		800	9600
Salary (self)		5000	60000
Salary(Staff)		3500	42000
Entertainment		400	4800
Guard		170	2040
Generator		150	1800
Mobile bill		400	4800
Total fixed cost (D)		12,770	153240
Net Profit (E)= [C-D]		8,230	98760

Investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Dining table(7x3000)	21,000		21000	
Plastic Chair(120x400)	48,000	20000	68000	
Silver Vesel(145x250)	36,200		36200	
Pan(70x140)	9,800		9800	
Crockery Item	55,000	40,000	95000	
Hardware Items	75,000	30,000	105000	
Electric accessories	55,000	60,000	115000	
Total	300,000	150000	450000	

Source of Finance



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Hardware ,Electric,Plastic & Crockaries Item	5000	150000	1800000	1890000	1984500
ltem					
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less Variable Expense					
Hardware ,Electric,Plastic & Crockaries Item	4000	120000	1440000	1512000	1587600
ltem					
Total variable Expense (B)	4,000	120000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000	378000	396900
Less Variable Expense					
Rent		2,000	24,000	24,000	24000
Electricity bill		500	6000	7000	8000
Transportation		1,200	14,400	16,000	17500
Salary (Self)		5000	60000	60000	60000
Salary(Staff)		4000	48000	48000	48000
Entertainment		500	6000	6000	6000
Generator		150	1800	2000	2200
Guard		170	2040	2040	2040
Mobile bill		500	6000	6000	6000
Total fixed cost (D)		13,870	166,440	169,040	171540
Net Profit (E)= [C-D]		16130	193560	208,960	225360
Investment Payback			60,000	60,000	60,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	193,560	208960	225360
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		133560	282520
	Total Cash Inflow	343560	342520	507880
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210,000	60000	60000
3	Net Cash Surplus	133,560	282520	447880

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





















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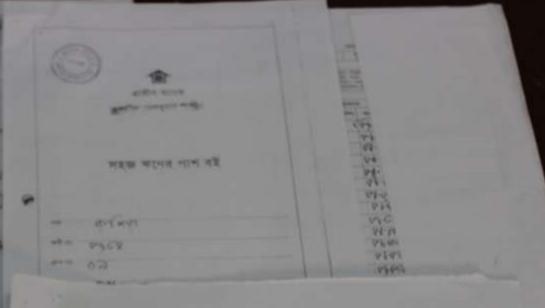
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FAMILY PICTURE

