

## Proposed NU Business Name: **MS MOUSHUMI ENTERPRISE**



Project identification and prepared by: Md. Forhad Hosen,  
Dhanbari Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



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

Name	:	<b>MD. KAMRUJJAMAN</b>
Age	:	05-06-1996 (21 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Sisters
Address	:	Vill: Bilashpur , P.O: Ramkrishnabari, P.S: Dhanbari, 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>MST. LUTFA BEGUM</b>
(iii) Father's name	:	<b>MD. ARFAN ALI KHAN</b>
(iv) GB member's info	:	Branch: Nolochara ; Centre # 8(Female), Member ID: 3857, Group No: 07 Member since: 05-11-2002 (15 Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 3500
(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	:	No years experience in running business. He has No months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-723007
Mother's Contact No.	:	01761-712697
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. LUTFA BEGUM** joined Grameen Bank since 15 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS MOUSHUMI ENTERPRISE</b>
Location	:	Notun Bazar , Dhanbari
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 250,000/-(from existing business) 81% Required Investment BDT 60,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Tin .</li><li>▪Average 12% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Dhaka.</li><li>▪The shop is Own .</li><li>▪Agreed grace period is 3 months.</li></ul>

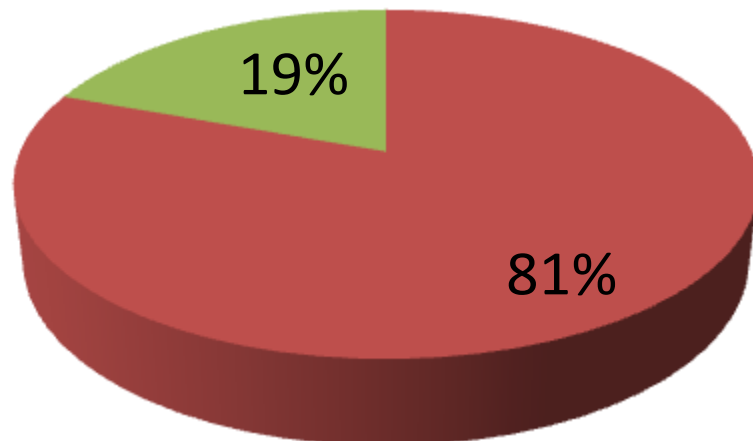
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Tin, Tube well, Pipe ect	5000	150000	1800000
<b>Total sales (A)</b>	5000	150000	1800000
<b>Less Variable Exp.</b>			
Tin, Tube well, Pipe ect	4400	132000	1584000
<b>Total Variable exp. (B)</b>	4400	132000	1584000
<b>Contribution Margin CM [C= (A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>less fixed exp.</b>			
Rent		1000	12000
Electricity bill		120	1440
Transportation		5000	60000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		150	1800
Genaretor		150	1800
Mobile		200	2400
<b>total fixed cost (D)</b>		<b>11820</b>	<b>141840</b>
<b>Net profit (E) [C-D]</b>		<b>6180</b>	<b>74160</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Tin	71	2800	198,800	30	2,000	60,000	258,800
others	12	100	1,200			0	1,200
Security			50,000				50,000
<b>Total</b>	<b>83</b>		<b>250,000</b>	<b>30</b>		<b>60,000</b>	<b>310,000</b>

## Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 60,000
- Total 310,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Tin, Tube well, Pipe ect	5850	175500	2106000	2211300
<b>Total Sales (A)</b>	<b>5850</b>	<b>175500</b>	<b>2106000</b>	<b>2211300</b>
less variable Expenses				
Tin, Tube well, Pipe ect	5148	154440	1853280	1945944
Total variable Expenses (B)	5148	154440	1853280	1945944
<b>Contribution Margin (CM)= (A-B)</b>	<b>702</b>	<b>21060</b>	<b>252720</b>	<b>265356</b>
<b>Less Fixed Expenses</b>				
Rent		1000	12000	12000
Electricity bill		120	1440	1440
Transportation		550	6600	6600
Salary (self)		5000	60000	60000
Entertainment		200	2400	2400
Guard		150	1800	1800
Genaretor		150	1800	1800
Mobile		300	3600	3600
Total Fixed Cost		7470	89640	89640
<b>Net Profit (E) (C-D)</b>		<b>13590</b>	<b>163080</b>	<b>175716</b>
Investment Payback			<b>36000</b>	<b>36000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	163,080	175,716
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		127,080
	<b>Total Cash Inflow</b>	223080	302796
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	<b>Total Cash Outflow</b>	96,000	36000
3	<b>Net Cash Surplus</b>	127,080	266796

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 0 Years:0  
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







