

## Proposed NU Business Name: **Maisha Enterprise**



Project identification and prepared Md.Asadul Haque, Kapashia

Project verified by: Md. Siddiqur Rahman



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

Name	:	<b>Md.Matiur Rahman</b>
Age	:	02-05-1991(27 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: TorGao P.O TorGao 1730:, P.S: Kapashia, Dist: Gajipur
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>Ms. Momtaz Begum</b>
(iii) Father's name	:	<b>Md. Bokul Miah</b>
(iv) GB member's info	:	Branch :TorGao, Centre # 15/(Female), Member ID: 2184, Group No: 06 Member since:27/02/1992(25years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 120,000, Outstanding loan: 67587
(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	:	3 years experience in running business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916713348
Mother's Contact No.	:	01713534963
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Kapashia,Unit,Gajipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Ms. Mamotaz Begum** joined Grameen Bank since 25 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

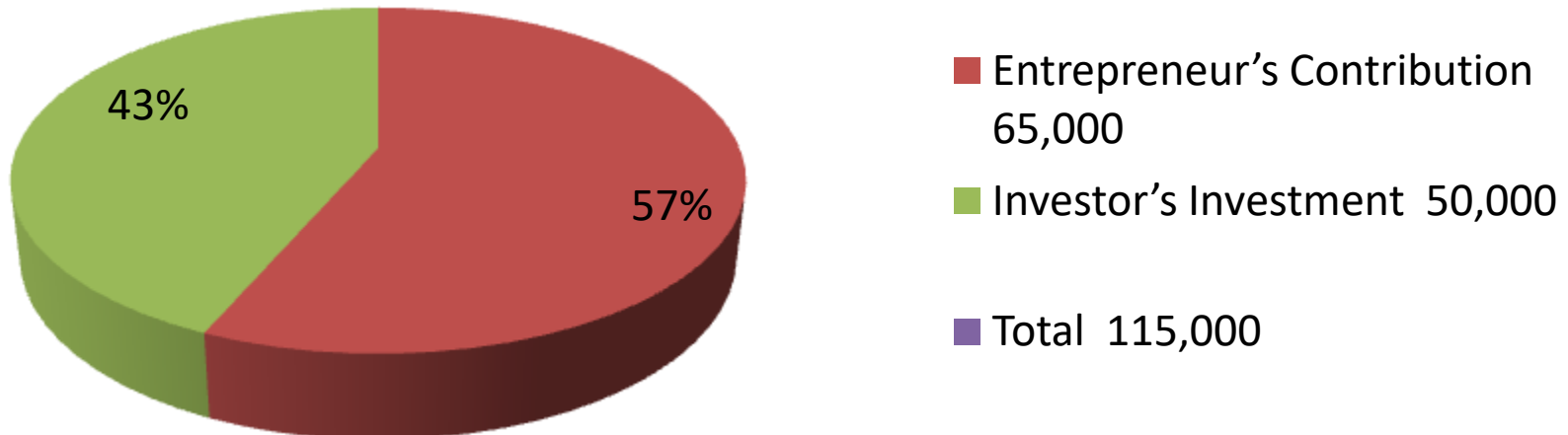
Business Name	:	<b>: Maisha Enterprise</b>
Location	:	KapashiaBazar
Total Investment in BDT	:	BDT 115,000/-
Financing	:	Self BDT 65,000/-(from existing business) 57% Required Investment BDT 50,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 9ft= 90 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like Cosmetics Items.</li> <li>▪Average 12% 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 Kapashia.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Cosmetics Item	1500	45000	540000
<b>Total Sales (A)</b>	1500	45000	540000
<b>Less. Variable Expense</b>			
Cosmetics Item	1050	27000	324000
<b>Total variable Expense (B)</b>	1050	27000	324000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
<b>Less. Fixed Expense</b>			
Rent		900	10800
Electric Bill		500	6000
Transportation			0
Salary (self)		5000	60000
Salary (staff)			0
Guard		120	1440
Entertainment		300	3600
Generator			0
Mobile		200	2400
<b>Total fixed Cost (D)</b>		7020	84240
<b>Net Profit (E) [C-D]</b>		6480	77760

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
bkash			25000	1		20000	45000
Flexi Load			15000	3	10000	30000	45000
Photocopy Toner	2	2500	5000				5000
Photocopy Colour	4	500	2000				2000
Churi			10000				10000
Shampoo,Shaving cream			8000				8000
<b>Total</b>			<b>65000</b>			<b>50000</b>	<b>115000</b>

## Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cosmetics Item	3000	90000	1080000	1134000
Total Sales (A)	3000	90000	1080000	1134000
Less. Variable Expense				
Cosmatics Item	2100	72000	864000	907200
Total variable Expense (B)	2100	72000	864000	907200
Contribution Margin (CM) [C=(A-B)]	<b>900</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>
Less. Fixed Expense				
Rent		900		
Electric Bill		1500	18000	18900
Transportation			0	0
Salary (self)		5000	60000	63000
Salary(staff)			0	0
Guard			0	0
Generator			0	0
Entertainment		600	7200	7560
Security				
Mobile		500	6000	6300
Total fixed Expenses		8500	102000	107100
Net Profit (E) [C-D]		9500	114000	119700
Investment Payback			30000	30000



# 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	50000	
1.2	Net Profit	114000	19700
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		84000
	Total Cash Inflow	164000	103700
2	Cash Outflow		
2.1	Purchase of Product	50000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
3	Total Cash Outflow	80000	28000
	Net Surplus	84000	73700

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 3 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

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# FAMILY PICTURE

