

Proposed NU Business Name: MESARS MIR SHAMSUL HAQUE ENTERPRISE



Project identification and prepared by: : Md. Aminur islam,
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.YOUNUS
Age	:	01-02-1992 (25 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	
No. of siblings:	:	2 Brothers and 2 Sister
Address	:	Vill: Jangaliya P.O: Jangaliya P.S: Delduyar Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MINU BEGUM
(iii) Father's name	:	LET SHAMSUL HAQUE
(iv) GB member's info	:	Branch: Delduyar, Tangail Centre # 15 (male), Member ID: 1831/1, Group No: 04 Member since: 1982 to 2002(20Years) First loan: BDT 500 /-
Further Information:		Outstanding loan: Nil
(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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747-181616
Family's Contact No.	:	01976-181617
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LET SHAMSUL HAQUE joined Grameen Bank since 34 years ago. At first she took BDT 500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MESARS MIR SHAMSUL HAQUE ENTERPRISE
Location	:	Jangaliya ,Delduyar Tangail.
Total Investment in BDT	:	BDT 140000/-
Financing	:	Self BDT 90000/- (from existing business) 64% Required Investment BDT 50000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ice pop, Redi tee, chokolet, Ditarjen, Light etc.▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing 2 employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Tangail .▪Agreed grace period is 3 months.

Existing Business

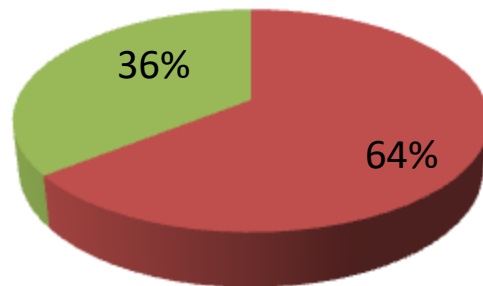
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ice pop, Redi tee, chokolet, Ditarjen, Light etc.	8,000	240,000	2,880,000
	0	0	0
Total Sales (A)	8,000	240,000	2,880,000
Less. Variable Expense			
Ice pop, Redi tee, chokolet, Ditarjen, Light etc.	7,200	216,000	2,592,000
Total variable Expense (B)	7,200	216,000	2,592,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		700	8,400
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		200	2,400
Entertainment		300	3,600
Salary (sttaf)		12,000	144,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		19,000	228,000
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ice pop,	9,600	14,400	24,000
Redi tee,	8,000	16,000	24,000
chokolet,	1,500	0	1,500
Ditarjen,	1,600	6,000	7,600
Light	16,000	0	16,000
Lichi	3,000	6000	9,000
Computer	10,000	0	10,000
Etc	40,300	7600	47,900
Total	90,000	50,000	140,000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- Total 140,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Ice pop, Redi tee, chokolet, Ditarjen, Light etc.	10000	300000	3600000	3780000	3969000
Total Sales(A)	10000	300000	3600000	3780000	3969000
Less Variable Expense (B)					
Ice pop, Redi tee, chokolet, Ditarjen, Light etc.	9000	270000	3240000	3402000	3572100
Total Variable Expense	9000	270000	3240000	3402000	3572100
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		300	3600	43200	518400
Transportaion		1,500	18000	18900	19845
Salary (Self)		300	3600	3600	3600
Salary (Staff)		300	3600	3600	3600
Entertainment		12,000	144000	144000	144000
Guard		5,000	60000	60000	60000
Generator			0	0	0
Mobile Bill			0	0	0
Total Fixed Cost (D)		20100	241200	281700	757845
Net Profit (E)= [C-D]		9900	118800	124740	130977
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	118,800	124740	130977
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		98800	203540
	Total Cash Inflow	168,800	223,540	334,517
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	98,800	203,540	314,517

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 0 Others: 0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Delduar
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



















FAMILY PICTURE

