

Proposed NU Business Name: MS HABIB ENTERPRIZE



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Dhonbari Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MONIRUZZJMAN
Age	:	20-12-1990 (26 Years)
Education, till to date	:	Honor
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Golabari, P.O: Golabari, P.S: Modhupur, 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. NASIMA BEGUM
(iii) Father's name	:	MD.HABIBUR RAHNAN
(iv) GB member's info	:	Branch:Chalash Modhupur , Centre # 03 (female), Member ID: 2809/2, Group No: 02 Member since: 2001-2017 (17 Years) First loan: BDT 5,000
Further Information:		Existing Loan:1,00,000 /-Outstanding Loan :36,200/-
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-417833
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhonbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. NADIMA BEGUM joined Grameen Bank since 17 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	:	MS HABIB ENTERPRIZE
Location	:	Dhonbari
Total Investment in BDT	:	BDT 5,70,000/-
Financing	:	Self BDT 4,90,000/-(from existing business) 86% Required Investment BDT 80,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employes.▪Average 15% gain on sales.▪Collects goods from Tangail.▪The Shop is owned.▪Agreed grace period is 3 months.

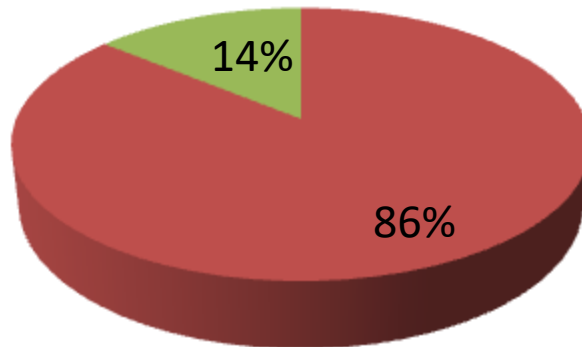
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rice,Oil,Flour ETC	3800	114000	1368000
Total Sales(A)	3800	114000	1368000
Less Variable Expense (B)			0
Rice,Oil,Flour ETC	3230	96900	1162800
Total Variable Expense	3230	96900	1162800
Contributon Margin (CM) [C=(A-B)]	570	17100	205200
Less Fixed Expense			
Electric Bill		200	2400
Transportaion		7000	84000
Salary (Self)		5000	60000
Entertainment		1000	12000
Gard		100	1200
Generator		400	4800
Mobil Bill		200	2400
Total Fixed Cost (D)		13500	162000
Net Profit (E)= [C-D]		3600	43200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	140	2000	280000	40	2000	80000	360000
Flour	50	1000	50000			0	50000
Oil	50	120	6000			0	6000
Vushi	80	1300	104000			0	104000
Khol	5	2100	10500			0	10500
Others			39500			0	39500
Total	135		490000	40		80,000	570,000

Source of Finance



- Entrepreneur's Contribution
490,000
- Investor's Investment 80,000
- Total 570,000

Financial Projection (BDT)				
Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Rice,Oil,Flour ETC	4800	144000	1728000	1814400
	0	0	0	0
Total Sales(A)	4800	144000	1728000	1814400
Less Variable Expense (B)				
Long Cloth	4080	122400	1468800	1542240
Total Variable Expense	4080	122400	1468800	1542240
Contributon Margin (CM) [C=(A-B)]	720	21600	259200	272160
Less Fixed Expense				
Electric Bill		200	2400	2700
Transportaion		7000	84000	1008000
Salary (Self)		5000	60000	60000
Entertainment		1000	12000	12000
Gard		100	1200	1200
Generator		400	4800	4800
Mobil Bill		200	2400	2500
Total Fixed Cost (D)		13500	162000	1086400
Net Profit (E)= [C-D]		8100	97200	102060
Investment Pay Back			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	97,200	102060
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		28000
	Total Cash Inflow	177,200	130,060
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	28000	102500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

