

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



Project identification and prepared by: Md: Shahadat Hossan  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD: ARIF HUSHEN</b>
Age	:	09-01-1988(29 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Gril
No. of siblings:	:	02 Brothers
Address	:	Vill:Balasuti,P.O:Kuthirhat,P.S:Donbari Dist: Donbari.
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>MOST : SUFEA BEGUM</b>
(iii) Father's name	:	<b>MD: MOJIBAR RAHMAN</b>
(iv) GB member's info	:	Branch: Kanduary ,Centre # 13 (Female), Member ID: 7273, Group No: 11 Member since: 08-11-2009 raning(08Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 10,000 Outstanding loan:4,510Taka
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(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	:	02 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01913-070990
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SUFEA BEGUM** Joined Grameen Bank Since 08 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In agriculture .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS DOHA ENTERPRISE</b>
Location	:	Rajer hat, Donbari, Tangail
Total Investment in BDT	:	BDT270,000
Financing	:	Self BDT 200,000(from existing business) 74% Investors Investment BDT 70,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft*10ft= 200 Square ft
Security of the shop	:	20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Dheotin,motka etc</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employees.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

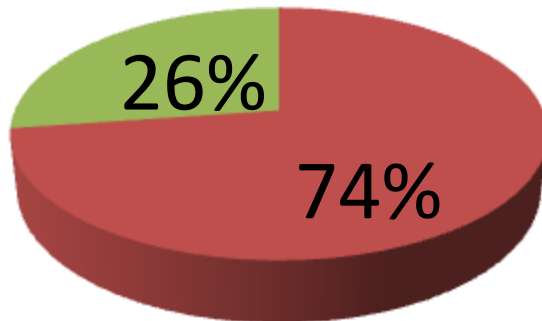
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Tv, Energy balp, charjer,betary etc	5,000	150,000	1800,000
		0	0
<b>Total Sales (A)</b>	5,000	150,000	1800,000
<b>Less. Variable Expense</b>			
Tv, Energy balp, charjer, betary etc	4,500	135,000	1620,000
		0	0
<b>Total variable Expense (B)</b>	4,500	135,000	1620,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180,000
<b>Less. Fixed Expense</b>			
Rent		650	7,800
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Genaretor		0	0
Transportation		2,000	24,000
Entertainment		1,000	12,000
Guard		150	1,800
Bank service Charge		0	0
<b>Total fixed Cost (D)</b>		<b>9,200</b>	<b>110,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,800</b>	<b>69,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Dheotin	40 ban	3,000	150,000			50,000	200,000
Motka			20,000			20,000	40,000
Others			10,000				10,000
Security			20,000				20,000
<b>Total</b>			<b>200,000</b>			<b>70,000</b>	<b>270,000</b>

## Source of Finance



Entrepreneur  
Investment:200,000  
Investor Investment:70,000  
Total Investment:270,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
Khat,owdrop,shocase,desine table etc	6,000	180,000	2160,000	2268,000
<b>Total Sales (A)</b>	6,000	180,000	2160,000	2268,000
<b>Less. Variable Expense</b>				
Khat,owdrop,shocase,desine table etc	5,.400	162,000	1944,000	2041,200
<b>Total variable Expense(B)</b>	5,400	162,000	1944,000	2041,200
<b>Contribution Margin (CM) [C=(A-B)</b>	600	18,000	216,000	226,800
<b>Less. Fixed Expense</b>				
Rent		650	7,800	7,800
Electricity Bill		200	2,400	25,00
Mobile Bill		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
Transportation		2,000	25,000	26,000
Entertainment		1,000	12,000	13,000
Guard		150	1,800	2,000
Genaretor		0	0	0
<b>Total Fixed Cost</b>		<b>9,200</b>	<b>111,400</b>	<b>113,700</b>
<b>Net Profit (E) [C-D)</b>		<b>8,800</b>	<b>104.600</b>	<b>113,100</b>
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	104,600	113,100
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		62,600
	<b>Total Cash Inflow</b>	<b>174,600</b>	<b>175,700</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>62,600</b>	<b>133,700</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 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













# FAMILY PICTURE

