

Proposed NU Business Name: **MS.MAHABUB ENTERPRIZE**



Project identification and prepared by: MD.Mehedi hasan Sweet
Sreepur Unit,Gazipur.

Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MAHABUB ALOM |
| Age | : | 01-01-1997(20 Years) |
| Education, till to date | : | H.S.C |
| Marital status | : | Unmarried |
| Children | : | No |
| No. of siblings: | : | 2 Sister |
| Address | : | Vill:Vitipara P.O: Vitipara Thana: Sreepur Dist: Gazipur |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MST. MAHMUDA AKTER |
| (iii) Father's name | : | MD. RAFIKUL ALOM |
| (iv) GB member's info | : | Branch: Bormi ,Sreepur , Centre # 94 (Female), Member ID: 7305, Group No: 05 Member since:2000-2016 (16Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: BDT:20000, Outstanding loan: BDT:0 |
| (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.) | : | No |
| Business Experiences and Training Info | : | 08 Years of other business.08 Years experience in own business. He has No training. |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01766496949 |
| Mother's Contact No. | : | 01713533027 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MAHMUDA AKTER joined Grameen Bank since 16 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

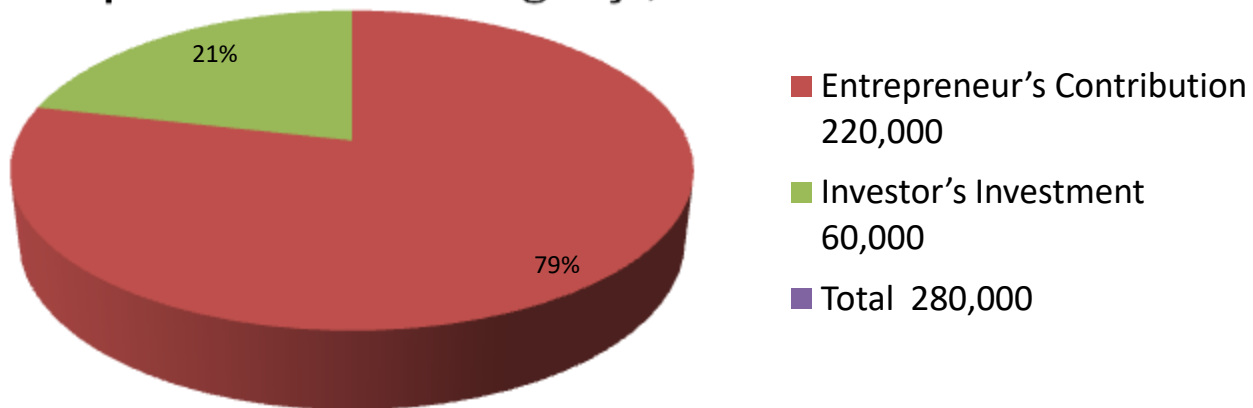
| | | |
|---|---|--|
| Business Name | : | MS.MAHABUB ENTERPRIZE |
| Location | : | Golaghat |
| Total Investment in BDT | : | BDT 280,000/- |
| Financing | : | Self BDT 220000/- (from existing business) 79% Required Investment BDT 60,000/- (as equity) 21% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 10 ft x 10 ft = 100 square ft |
| Implementation | : | <ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Battery, Charger, Stationary, load item etc.▪ The business is operating by entrepreneur. Existing no employee.▪ Collects goods from Gazipur.▪ Agreed grace period is 3 months.▪ The Shop is Owned. |

| Existing | | | |
|--|-------|---------|--------|
| Particular | Daily | Monthly | Yearly |
| Revenue (Sale) | | | |
| Battery,Charger,Stationary ,load item etc. | 1500 | 45000 | 540000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 1500 | 45000 | 540000 |
| Less Variable Expense (B) | | | 0 |
| Battery,Charger,Stationary ,load item etc. | 1125 | 33750 | 405000 |
| Total Variable Expense | 1125 | 33750 | 405000 |
| Contribution Margin (CM) [C=(A-B)] | 375 | 11250 | 135000 |
| Less Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electric Bill | | 500 | 6000 |
| Transportation | | 500 | 6000 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 200 | 2400 |
| Guard | | 300 | 3600 |
| Generator | | 0 | 0 |
| Mobile Bill | | 500 | 6000 |
| Total Fixed Cost (D) | | 7000 | 84000 |
| Net Profit (E)= [C-D] | | 4250 | 51000 |

| Investment Breakdown | | | | | | | |
|---|------|------------|--------------|----------|------------|--------------|----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Battery,Charger,Stationary,load item etc. | 0 | 0 | 220,000 | 1 | 60,000 | 60,000 | 280,000 |
| | 0 | 0 | 220,000 | 1 | 60,000 | 60,000 | 280,000 |

Source of Finance

Vill: Haturpara P.O: Panamganj ; P.S: Dohar Dist: Dhaka.



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|-------------|--------------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Battery,Charger,Stationary ,load item etc. | 2000 | 60000 | 720000 | 756000 | 793800 |
| 0 | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 2000 | 60000 | 720000 | 756000 | 793800 |
| Less Variable Expense (B) | | | | | |
| Battery,Charger,Stationary ,load item etc. | 1500 | 45000 | 540000 | 567000 | 595350 |
| Total Variable Expense | 1500 | 45000 | 540000 | 567000 | 595350 |
| Contributon Margin (CM) [C=(A-B)] | 500 | 15000 | 180000 | 189000 | 198450 |
| Less Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | 0 |
| Electric Bill | | 500 | 6000 | 6300 | 6600 |
| Transportaion | | 500 | 6000 | 6300 | 6615 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 200 | 2400 | 2400 | 2400 |
| Gard | | 300 | 3600 | 3600 | 3600 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobil Bill | | 500 | 6000 | 6100 | 6200 |
| Total Fixed Cost (D) | | 7000 | 84000 | 84700 | 85415 |
| Net Profit (E)= [C-D] | | 8000 | 96000 | 100800 | 105840 |
| Investment Pay Back | | | 24,000 | 24,000 | 24,000 |

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 | 60,000 | | |
| 1.2 | Net Profit | 96,000 | 100800 | 105840 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 72000 | 148000 |
| | Total Cash Inflow | 156,000 | 172800 | 253,840 |
| 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) | 24,000 | 24,000 | 24,000 |
| | Total Cash Outflow | 84,000 | 24,000 | 24,000 |
| 3 | Net Cash Surplus | 72000 | 148000 | 229840 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0, Others:0
Experience & Skill : 8 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





