

Proposed NU Business Name: **MMS ENTERPRIZE**



Project identification and prepared by: Md. Habiluddin
Nagorpur

Project verified by: Md. Abu bakar siddik



Brief Bio of The Proposed Nobin Udyokta

Name	:	ROTIKANTO CHAKRABORTY
Age	:	09-1-1983(34 Years)
Education, till to date	:	B.A
Marital status	:	Unmarried
Children	:	0
No. of siblings:	:	01 Brother 3 Sisters
Address	:	Vill:DuajaniP.O:Nagorpur, P.S: Nagorpur, 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	:	SONDHARANI
(iii) Father's name	:	SURJOKANTO
(iv) GB member's info	:	Branch: Nagorpur ,Centre # 47(Female), Member ID: 3511, Group No: 04 Member since: 07-01-12 (6Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 30,000,Outstanding loan:BDT18000
(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..	:	

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	:	08 years experience in on business & 08 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.	:	01718667732
Family's Contact No.	:	01917990574
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SONDHARANI Joined Grameen Bank Since 06 Years Ago. At First She Took 5000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business .

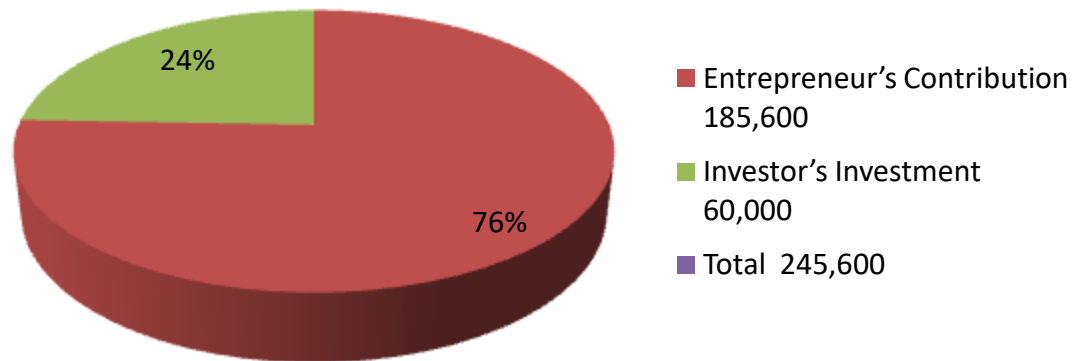
Proposed Nobin Udyokta Business Info

Business Name	:	MMS ENTERPRIZE
Location	:	BUS,STAND,Nagorpur Tangail.
Total Investment in BDT	:	BDT245600/-
Financing	:	Self BDT 185600(from existing business) 76% Investors Investment BDT 60,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft*10ft= 100 Square ft
Security of the shop	:	5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Mobile,Grameen load,banglalink load,bikash etc▪Average 20% gain on sale▪The business is operating by entrepreneur. Existing no Employe.▪The Shop is Rented▪Collects goods from Dhaka▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Mobile,Grameen load,banglalink load,bikash etc	2100	63000	756000
		0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
Mobile,Grameen load,banglalink load,bikash etc	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1600	19200
Electric Bill		500	6000
Transportation		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		100	1200
Mobile Bill		300	3600
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile	5	3000	15000	1	60000	60,000	75,000
grameen load			20000			0	20,000
Robi			2500				2,500
teletok			7000				7,000
bikash			40000				40,000
battary			35000			0	35,000
charger			12700				12,700
headphone			3400				3,400
security			50000			0	50,000
							0
	5	3000	185,600	1	60000	60,000	245600

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobile,Grameen load,banglalink load,bikash etc	2600	78000	936000	982800	1031940
Total Sales(A)	2600	78000	936000	982800	1031940
Less Variable Expense (B)					
Mobile,Grameen load,banglalink load,bikash etc	2080	62400	748800	786240	825552
Total Variable Expense	2080	62400	748800	786240	825552
Contributon Margin (CM) [C=(A-B)]	520	15600	187200	196560	206388
Less Fixed Expense					
Rent		1600	19200	19200	19200
Electric Bill		500	6000	72000	864000
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		100	1200	1200	1200
Generator		100	1200	1200	1200
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		8000	94800	157320	949446
Net Profit (E)= [C-D]		7600	91200	95760	100548
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	91,200	95760	100548
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		67200	138960
	Total Cash Inflow	151,200	162,960	239,508
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)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	67,200	138,960	215,508

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08Years
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

আমার ছাড়া
বাংলাদেশের
সবচেয়ে
নেটওয়ার্ক

প্রয়োজনে পাশে
বিকাশ

ইন্টারনেট রিচার্জ,
top-up ও
বাইল মানি অর্ডার
সহ







FAMILY PICTURE

