

# Proposed NU Business Name: **M/S Tania Enterprise**



Project identification and prepared by: Md Shahadat  
Hossain , Dhanbari Unit, Tangail  
Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti  
Samajik Byabosha Ltd.**

### Brief Bio of The Proposed Nobin Udyokta

|                         |   |   |
|-------------------------|---|---|
| Name                    | : | <b>HUMAYUN KABIR</b>  |
| Age                     | : | 09-09-1997 ( 21Years)   |
| Education, till to date | : | H.S.C   |
| Marital status          | : | UnMarried   |
| Children                | : | No  |
| No. of siblings:        | : | 01Brothers 01Sisters  |
| Address                 | : | Vill:Gobindapur ,P.O: Ramkrishnobarī ,P.S: Dhanbarī, 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    | : | MOST. HAMIDA BEGUM  |  |
| (iii) Father's name   | : | MD. ANISUR RAHMAN   |  |
| (iv) GB member's info | : | Branch: Nalhara, Centre # 48(male),<br>Member ID: 3371 , Group No: 01<br>Member since: 1995-2011 (21Years)<br>First loan: BDT = 3,000<br>Last Loan = 10,000 |  |

#### Further Information:

|   |   |                      |
|---|---|----------------------|
| (v) Who pays GB loan installment                          | : | Outstanding loan:= 0 |
| (vi) Mobile lady  | : | No                   |
| (vii) Grameen Education Loan                              | : | No                   |
| (viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill  | : | 05 years of business experience.                               |
| Own Business and Training Info  | : | 05 years experience in running business.<br>He has no training |
| Other Own/Family Sources of Income  | : | None   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01933-294076   |
| Family's Contact No.  | : | None   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail    |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MD.ANISUR RAHMAN** joined Grameen Bank since 23 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | M/S Tania Enterprise  |
| Location  | : | Gobindapur,Dhanbari,Tangail   |
| Total Investment in BDT                           | : | BDT 357,000/-   |
| Financing   | : | Self BDT 287,000/- (from existing business) 80%<br>Required Investment BDT 70,000/- (as equity) 20%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000   |
| Proposed Salary                                   | : | BDT 5,000   |
| Size of shop                                      | : | 10 ft x 10 ft= 100square ft   |
| Security of the shop                              | : | BDT 30,000  |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;fertilizer,gas stov etc.</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing 0 employee.</li> <li>▪The shop is rented .</li> <li>▪Collects goods from .Dhanbari</li> <li>▪Agreed grace period is 3 months.</li> </ul> |

## Existing Business (BDT)

| Particular                                | Daily         | Monthly        | Yearly           |
|---|---------------|----------------|------------------|
| <b>Revenue (sales)</b>                    |               |                |                  |
| ten,ser,gase selendar etc                 | 15,000        | 450,000        | 5,400,000        |
| servics                                   | 0             | 0              | 0                |
| <b>Total Sales (A)</b>                    | <b>15,000</b> | <b>450,000</b> | <b>5,400,000</b> |
| <b>Less. Variable Expense</b>             |               |                |                  |
| ten,ser,gase selendar etc                 | 14,250        | 427,500        | 5,130,000        |
| <b>Total variable Expense (B)</b>         | <b>14,250</b> | <b>427,500</b> | <b>5,130,000</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>750</b>    | <b>22,500</b>  | <b>270,000</b>   |
| <b>Less. Fixed Expense</b>                |               |                |                  |
| Rent                                      |               | 3,000          | 36,000           |
| Electricity Bill                          |               | 200            | 2,400            |
| Transportation                            |               | 2,000          | 24,000           |
| Salary (self)                             |               | 5000           | 60,000           |
| Salary (staff)                            |               | 0              | 0                |
| Entertainment                             |               | 1,000          | 12,000           |
| Graud Bill                                |               | 150            | 1,800            |
| Generator Bill                            |               | 100            | 1,200            |
| Mobile Bill                               |               | 200            | 2,400            |
| <b>Total fixed Cost (D)</b>               |               | <b>11,650</b>  | <b>139,800</b>   |
| <b>Net Profit (E) [C-D]</b>               |               | <b>10,850</b>  | <b>130,200</b>   |

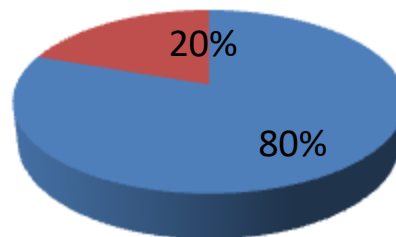
| Investment Breakdown |          |       |                |              |          |       |               |                |
|----------------------|----------|-------|----------------|--------------|----------|-------|---------------|----------------|
| Particulars          | Existing |       |                | Particulars  | Proposed |       |               | Proposed Total |
|                      | Quantity | Price | Unit Price     |              | Quantity | Price | Unit Price    |                |
| sare                 | 80g      | 1000  | 80000          | sare         |          |       |               | 80,000         |
| ketnashuk            | 30k      | 1480  | 44000          | ketnashuk    | 0        | 0     | 0             | 44,000         |
| ten                  | 40b      | 2700  | 108000         | ten          | 20b      | 2700  | 54,000        | 162,000        |
| upvs paep            | 30p      | 250   | 7000           | upvs paep    | 0        | 0     | 0             | 7,000          |
| gas selendar         | 8p       | 1000  | 8000           | gas selendar | 10po     | 1000  | 10,000        | 18,000         |
|                      | 0        | 0     | 0              | 0            | 2        | 0     | 0             | 0              |
|                      | 0        | 0     | 0              | 0            | 5        | 0     | 0             | 0              |
|                      | 0        | 0     | 0              | 0            | 5        | 0     | 0             | 0              |
|                      | 0        | 0     | 0              | 0            | 4        | 0     | 0             | 0              |
| Others               |          |       | 10000          | Others       |          |       | 6,000         | 16,000         |
| Security of Shop     |          |       | 30000          |              |          |       |               | 30,000         |
| Machinaries          |          |       | 0              | Machinaries  |          |       | 0             | 0              |
| <b>Total</b>         |          |       | <b>287,000</b> |              |          |       | <b>70,000</b> | <b>357,000</b> |

## Source of Finance

■ Entrepreneur's contibution 287000

■ Investor's Investment 70000

■ Total 357000



## Financial Projection (BDT)

| Particular                               | Daily         | Monthly        | 1st Year         | 2nd Year         |
|--|---------------|----------------|------------------|------------------|
| <b>Revenue (sales)</b>                   |               |                |                  |                  |
| ten,ser,gase selendar etc                | 16,000        | 480,000        | 5,760,000        | 6,048,000        |
| services                                 | 0             | 0              | 0                | 0                |
| <b>Total Sales (A)</b>                   | <b>16,000</b> | <b>480,000</b> | <b>5,760,000</b> | <b>6,048,000</b> |
| <b>Less. Variable Expense</b>            |               |                |                  |                  |
| ten,ser,gase selendar etc                | 15,200        | 456,000        | 5,472,000        | 5,745,600        |
| <b>Total variable Expense (B)</b>        | <b>15,200</b> | <b>456,000</b> | <b>5,472,000</b> | <b>5,745,600</b> |
| <b>Contribution Margin (CM) [C=(A-B)</b> | <b>800</b>    | <b>24,000</b>  | <b>288,000</b>   | <b>302,400</b>   |
| <b>Less. Fixed Expense</b>               |               |                |                  |                  |
| Rent                                     |               | 3,000          | 36,000           | 36,000           |
| Electricity Bill                         |               | 220            | 2,640            | 2,772            |
| Transportation                           |               | 2,200          | 26,400           | 27,720           |
| Salary (self)                            |               | 5,000          | 60,000           | 60,000           |
| Salary (staff)                           |               | 0              | 0                | 0                |
| Entertainment                            |               | 1,100          | 13,200           | 13,860           |
| Graud Bill                               |               | 165            | 1,980            | 2,079            |
| Generator Bill                           |               | 105            | 1,260            | 1,323            |
| Mobile Bill                              |               | 210            | 2,520            | 2,646            |
| <b>Non Cash Item</b>                     |               |                |                  |                  |
| Depreciation                             |               | 0              | 0                | 0                |
| <b>Total Fixed Cost</b>                  |               | <b>12,000</b>  | <b>144,000</b>   | <b>146,400</b>   |
| <b>Net Profit (E) [C-D]</b>              |               | <b>12,000</b>  | <b>144,000</b>   | <b>156,000</b>   |
| <b>Investment Payback</b>                |               |                | <b>42,000</b>    | <b>42,000</b>    |



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

| Sl #     | Particulars                                       | Year 1 (BDT)   | Year 2 (BDT)   |
|----------|---|----------------|----------------|
| <b>1</b> | <b>Cash Inflow</b>                                |                |                |
| 1.1      | Investment Infusion by Investor                   | 70,000         |                |
| 1.2      | Net Profit  | 144,000        | 156,000        |
| 1.3      | Depreciation (Non cash item)                      | 0              | 0              |
| 1.4      | Opening Balance of Cash Surplus                   |                | 102,000        |
|          | <b>Total Cash Inflow</b>                          | <b>214,000</b> | <b>258,000</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>102,000</b> | <b>216,000</b> |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 09 Years  
Own Business : 09 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

