

Proposed NU Business Name: MAISHA ENTERPRISE



Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram,Feni.

Project verified by: Susanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ANAMUL KARIM CHOWDHURY
Age	:	01-01-1984(34 Years)
Education, till to date	:	Class-B.A
Marital status	:	Married
Children	:	01 Son,01 Daughter.
No. of siblings:	:	01 Brother,03 Sisters.
Address	:	Vill: Kolapara P.O:Porshuram P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOSNA BEGUM
(iii) Father's name	:	ABDUL KARIM CHOWDHURY
(iv) GB member's info	:	Branch: Porshuram, Centre # 58(Female) Member ID:7176, Group No: 01 Member since: 02-01-2008-2018(10 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: 13500/-
(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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01701747407
Mother's Contact No.	:	01824098575
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOSNA BEGUM joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

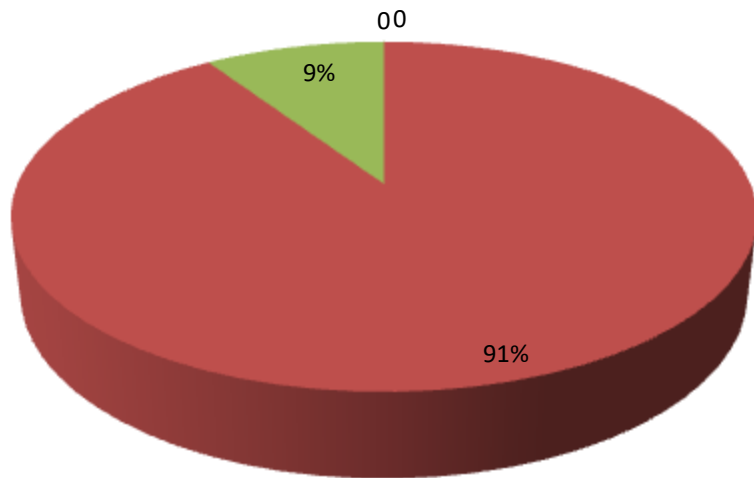
Proposed Nobin Udyokta Business Info

Business Name	:	MAISHA ENTERPRISE
Location	:	New Station Road ,Porshuram,Feni.
Total Investment in BDT	:	BDT 535,000/-
Financing	:	Self BDT 485000(from existing business) 91% Required Investment BDT 50,000(as equity) 9%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 15 ft. = 375square ft
Security of the shop	:	150,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;khat,sofa,almari,chare,etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 02 employee. ▪He is doing his business in renting place. ▪Collects goods from Parshuram. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
khat,sofa,almari,chare,alna,weardroop,others	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
khat,sofa,almari,chare,alna,weardroop,others	4250	127500	1530000
Total Variable Expense	4250	127500	1530000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		5000	60000
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		300	3600
Guard		150	1800
Generator		200	2400
Mobile Bill		500	6000
Total Fixed Cost (D)		20150	241800
Net Profit (E)= [C-D]		2350	28200

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
almari&iron	0	0	120,000			30,000	150,000
sofa	0	0	40,000			0	40,000
chare	0	0	15,000			0	15,000
khat	0	0	70,000			0	70,000
daining table	0	0	20,000			0	20,000
weardroop	0	0	25,000			0	25,000
alna	0	0	5,000			0	5,000
dreasing table	0	0	20,000			0	20,000
others&wood	0	0	20,000			20,000	40,000
security			150,000			0	150,000
Total	0	0	485,000	0	0	50,000	535,000



- Entrepreneur's Contribution 485,000
- Investor's Investment 50,000
- Total 535,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
khat,sofa,almari,chare,alna,weardroop,others	6000	180000	2160000	2268000
0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000
Less Variable Expense (B)				
silver disk,jug,paint,iron,electronic etc.	5100	153000	1836000	1927800
Total Variable Expense	5100	153000	1836000	1927800
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200
Less Fixed Expense				
Rent		5000	60000	60000
Electric Bill		500	6000	6300
Transportaion		500	6000	6300
Salary (Self)		5000	60000	60000
Salary (Staff)		8000	96000	96000
Entertainment		300	3600	3600
Gard		150	1800	1800
Generator		200	2400	2400
Mobil Bill		500	6000	6100
Total Fixed Cost (D)		20150	239400	240100
Net Profit (E)= [C-D]		6850	82200	86310
Investment Pay Back			30,000	30,000

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	50,000	
1.2	Net Profit	82200	86310
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		52200
	Total Cash Inflow	132,200	138,510
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	52,200	108,510

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;New Station
Road,Parshuram,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









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