

Proposed NU Business Name: **M/S MAZUMDAR ENTERPRISE**



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Abadot Hossain Sarker.



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:AKTER HOSSAIN MAZUMDER
Age	:	14-01-1985(34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 Brothers,04 Sisters.
Address	:	Vill:South 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	:	MORIYAM BAGUM
(iii) Father's name	:	MD:SAMSUL HUDA MAZUMDER
(iv) GB member's info	:	Branch: Porshuram, Centre # 16(Female), Member ID:5055/2 Group No: 10 Member since: 10-05-2005-2014(08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 0,000/- Outstanding loan: 0000/-
(v) Who pays GB loan installment	:	No
(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	:	08 years experience in running business. 00(Years)
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01673789746
Mother's Contact No.	:	01682532170
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MORIYAM BAGUM joined Grameen Bank since 08 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

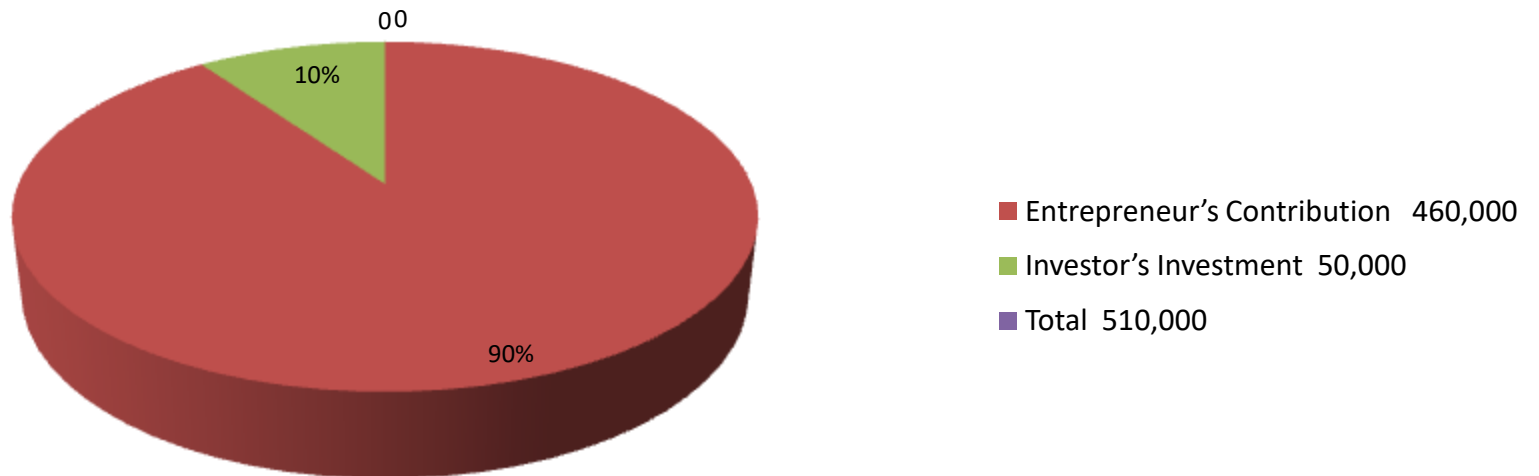
Proposed Nobin Udyokta Business Info

Business Name	:	M/S MAZUMDER ENTERPRISE
Location	:	Hospital road, Porshuram, Feni.
Total Investment in BDT	:	BDT 510000/-
Financing	:	Self BDT 460000(from existing business) 90% Required Investment BDT,50,000(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 20 ft. = 600square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods lik;bangle biscute ltd,ashian foods,,others..▪Average 06% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
ashian foods,bangle,raj kumar foods,others	20000	600000	7200000
	0	0	0
Total Sales(A)	20000	600000	7200000
Less Variable Expense (B)			0
ashian foods,bangle,raj kumar foods,others	18800	564000	6768000
Total Variable Expense	18800	564000	6768000
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		200	2400
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		17500	210000
Net Profit (E)= [C-D]		18500	222000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
bangle biscute	0	0	150,000			10,000	160,000
ashian foods	0	0	80,000			10,000	90,000
bismillah	0	0	80,000			10,000	90,000
raj kumar foods	0	0	50,000				50,000
others	0	0	50,000			20,000	70,000
security	0	0	50,000			0	50,000
							0
							0
							0
							0
Total	0	0	460,000	0	0	50,000	510,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
ashian foods,bangle,raj kumar foods,others	25000	750000	9000000	9450000	9922500
0	0	0	0	0	0
Total Sales(A)	25000	750000	9000000	9450000	9922500
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	23500	705000	8460000	8883000	9327150
Total Variable Expense	23500	705000	8460000	8883000	9327150
Contributon Margin (CM) [C=(A-B)]	1500	45000	540000	567000	595350
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		200	2400	2700	3000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		17500	210000	210400	210800
Net Profit (E)= [C-D]		27500	330000	346500	363825
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	330,000	346500	363825
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		310000	636500
	Total Cash Inflow	380,000	656,500	1,000,325
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	310,000	636,500	980,325

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:Hospital road,
Porshuram,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

