

MAA ENTERPRISE



34th Design Lab (Executive): 26 October 2014

Project prepared by: Mizanur Rahman Patwary

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHIDUL ISLAM BABU
Age	:	25-12-1989 (25 Years)
Education, till to date	:	Class Six
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers & 3 Sisters
Address	:	Vill: Patira P.O: Tolna P.S: Khilkhet Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. SONABI BEGUM
(iii) Father's name	:	Mr. LATE MD ABU SAIED
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 08 (Female), Member ID: 1177/1, Group No: 01 Member since: 20-06-2010 (4 Years) First loan: 10,000 taka.
Further Information:		Existing loan: 15,000 Taka Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(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	:	Three 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.	:	01811-798003
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sonabi Begum is a member of Grameen Bank since 4 years. At first she took 10,000 taka loan from Grameen Bank. Sonabi Begum gradually took loan from GB. Utilize loan in Agriculture. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA ENTERPRISE
Location	:	Tolna mor, Khilkhet, Dhaka
Total Investment in BDT	:	3,50,000 taka
Financing	:	Self BDT 2,00,000 (from existing business) 57% Required Investment BDT 1,50,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	9,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cement.▪After getting equity fund Cement, steel (rod) will be purchase.▪Average 12% gain on sales▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Agreed grace period is 4 months.

Existing Business

BDT (TK)

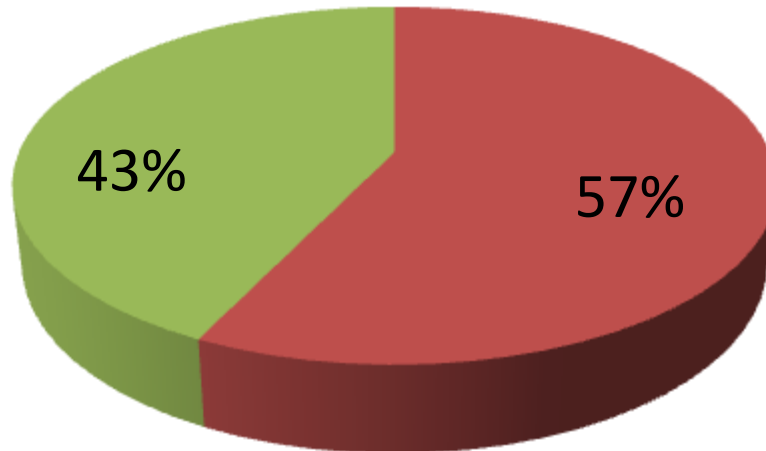
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cement	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Cement	4,400	132,000	1,584,000
Total variable Expense (B)	4,400	132,000	1,584,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		200	2,400
Entertainment		1,000	12,000
Salary (self)		6,000	72,000
Mobile bill		300	3,600
Others		500	6,000
Total fixed Cost (D)		13,000	156,000
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cement	90,000	45,000	1,35,000
Steel	-	1,05,000	1,05,000
Van & Chair, Table	10,000	-	10,000
Security	1,00,000	-	1,00,000
Total	2,00,000	1,50,000	3,50,000

Source of Finance

- Entrepreneur's Contribution 200,000
- Investor's Investment 150,000
- Total 350,000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Cement	7,000	210,000	2,520,000	2,646,000	2,778,300
Steel (rod)	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	10,000	300,000	3,600,000	3,780,000	3,969,000
Less. Variable Expense					
Cement	6,160	184,800	2,217,600	2,328,480	2,444,904
Steel (rod)	2,640	79,200	950,400	997,920	1,047,816
Total variable Expense (B)	8,800	264,000	3,168,000	3,326,400	3,492,720
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		5,000	60,000	63,000	66,150
Electricity Bill		200	2,400	2,520	2,646
Mobile bill & SMS Monitoring		450	5,400	5,670	5,954
Entertainment		2,000	24,000	25,200	26,460
Salary(self)		9,000	108,000	113,400	119,070
Salary (staff)		4,000	48,000	50,400	52,920
Transportation		3,000	36,000	37,800	39,690
Others		500	6,000	6,300	6,615
Total Fixed Cost		24,150	289,800	304,290	319,505
Net Profit (E) [C-D)		11,850	142,200	149,310	156,776
Investment Payback			60,000	60,000	60,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	142,200	149,310	156,776
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82,200	171,510
	Total Cash Inflow	292,200	231,510	328,286
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	82,200	171,510	268,286

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Can not supply the goods as per customer demand

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures





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BASHUNDHARA CEMENT

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FAMILY PICTURE

