

MAZEDA ENTERPRISE



Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOSAROF HOSEN
Age	:	01-06-1986 (29 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Faydabad P.O: Faydabad P.S: Dokshinkhan 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. MAZEDA
(iii) Father's name	:	Mr. MD MOHSIN
(iv) GB member's info	:	Branch: Uttarkhan Centre # 40 (Female), Member ID: 1838/1, Group No: 01 Member since:30-06-1988 (26 Years) First loan: 2,500 taka.
Further Information:		Existing loan:11,00,000 Taka Outstanding loan: 7,77,000 Taka
(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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's Income (Covered Van rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-562926
Mother's Contact No.	:	01721-096262
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mazeda is a member of Grameen Bank since 26 years. At first she took 5,000 taka loan from Grameen Bank. Mazeda gradually took loan from GB. Utilize loan in her own Covered Van rent business. She also made a house. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Proposed Nobin Udyokta Business Info

Business Name	:	MAZEDA ENTERPRISE
Location	:	439 Faydabad, Uttar Nodir Par, DargartekDokshinkhan, Dhaka-1230
Total Investment in BDT	:	4,00,000 taka
Financing	:	Self BDT 2,00,000 (from existing business) 50% Required Investment BDT 2,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Sugar, Salt, Spicy, Soap, Chips, Water, Soft drinks etc.▪Average 14% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Tongi bazar & Dokshinkhan.▪The shop is rented▪Agreed grace period is 4 months.

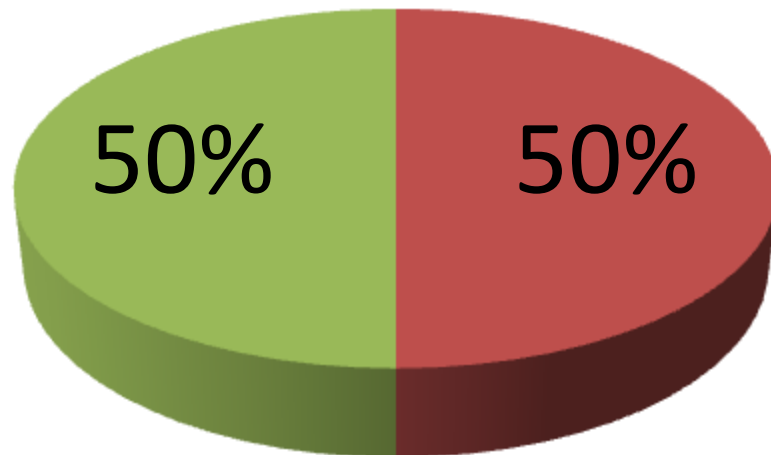
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Sugar, Salt, Drinking water, Soft drinks, Potato, Tooth-paste, Tooth-brush, Soap, Pen, Onion, Garlic, Spicy, Oil etc	4,560	136,800	1,641,600
Total Sales (A)	4,560	136,800	1,641,600
Less. Variable Expense			
Rice, Pulse, Flour, Sugar, Salt, Drinking water, Soft drinks, Potato, Tooth-paste, Tooth-brush, Soap, Pen, Onion, Garlic, Spicy, Oil etc	4,000	120,000	1,440,000
Total variable Expense (B)	4,000	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		800	9,600
Mobile Bill		200	2,400
Transportation		2,000	24,000
Entertainment		150	1,800
Spoilt goods		50	600
Salary (self)		5,000	60,000
Guard		50	600
Total fixed Cost (D)		9,750	117,000
Net Profit (E) [C-D]		7,050	84,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Oil, Sugar, Salt	1,17,000	1,50,000	2,67,000
Biscuit , Noodles, Chips, Chanachur, Bread	15,000	15,000	30,000
Spicy, Drinking water, Soft drinks, Soap, Tooth-Paste, Tooth-brush etc	26,000	35,000	61,000
Fridge	42,000	-	42,000
Total	2,00,000	2,00,000	4,00,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 200,000
- Total 400,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Oil,Sugar, Salt,Biscuit, Noodles, Tea, Chanachur, Bread, Pen, Spicy, Drinking water, Soft drinks, Tooth-paste, Tooth-brush etc	7,410	222,300	2,667,600	2,800,980	2,941,029
Total Sales (A)	7,410	222,300	2,667,600	2,800,980	2,941,029
Less. Variable Expense					
Rice, Pulse, Oil,Sugar, Salt,Biscuit, Noodles, Tea, Chanachur, Bread, Pen, Spicy, Drinking water, Soft drinks, Tooth-paste, Tooth-brush etc	6,500	195,000	2,340,000	2,457,000	2,579,850
Total variable Expense (B)	6,500	195,000	2,340,000	2,457,000	2,579,850
Contribution Margin (CM) [C=(A-B)	910	27,300	327,600	343,980	361,179
Less. Fixed Expense					
Rent		1,500	18,000	18,900	19,845
Electricity Bill		900	10,800	11,340	11,907
Mobile bill & SMS Monitoring		300	3,600	3,780	3,969
Transportation		2,200	26,400	27,720	29,106
Entertainment		200	2,400	2,520	2,646
Spoilt goods		50	600	630	662
Salary (staff)		3,000	36,000	37,800	39,690
Salary (self)		5,000	60,000	63,000	66,150
Guard		50	600	630	662
Non Cash Item					
Depreciation		700	8,400	8,400	8,400
Total Fixed Cost		13,900	166,800	174,720	183,036
Net Profit (E) [C-D)		13,400	160,800	169,260	178,143
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	160,800	169,260	178,143
1.3	Depreciation (Non cash item)	8,400	8,400	8,400
1.4	Opening Balance of Cash Surplus		89,200	186,860
	Total Cash Inflow	369,200	266,860	373,403
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	89,200	186,860	293,403

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 5 Years
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
Local competitors;

Pictures











FAMILY PICTURE

