

MAHEE ENTERPRISE



Project identification by: Abul Khayer, Unit Manager, Dhigor, Tangail

Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD FERROJ ALAM TALUKDAR
Age	:	17-03-1981 (34 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers and 1 Sisters
Present Address	:	Vill: Rajapari P.O: Elenga P.S: Kalihati Dist: Tangail
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST HASNA BEGUM
(iii) Father's name	:	MD AJGOR ALI TALUKDER
(iv) GB member's info	:	Branch: Elenga Kalihati Centre # 18 (Female), Member ID: 2224, Group No: 05 Member since: 01-01-1996 (19 Years) First loan: 1,500 taka.
Further Information:	:	Existing loan: BDT 45,000 Outstanding loan: BDT 35,000
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Father's Income (Poultry Farm Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01919-140085
Father Contact No.	:	01747-508564
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Hasna Begum is a member of Grameen Bank since 19 years. At first she took 1,500 taka loan from Grameen Bank. Most. Hasna Begum gradually took loan from GB. Utilize loan in agriculture and poultry farm.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHEE ENTERPRISE
Location	:	Near Matin College, Elenga, Kalihati, Tangail
Total Investment in BDT	:	3,00,000 taka
Financing	:	Self BDT 1,50,000 (from existing business) 50% Required Investment BDT 1,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of Wood furniture like; Bedstead, Almirah, Showcase, Sofa, Dining Table, Dressing Table, Chair, Table, Wear drop etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing two artisans.▪After getting equity fund one artisans will be appointed.▪The shop is rented.▪Collects wood from Elenga.▪Agreed grace period is 4 months.

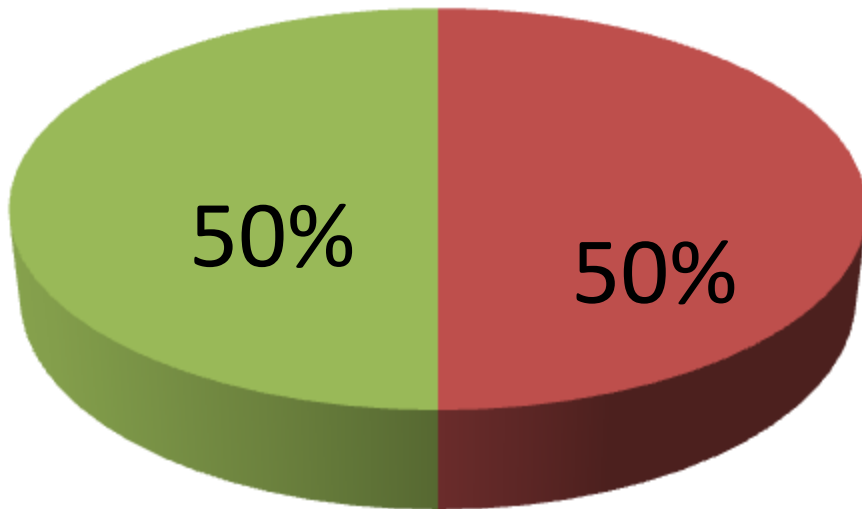
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bed-stead, Almirah, Chair, Table, Showcase, Wear drop, Dressing table, Dining table	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Bed-stead, Almirah, Chair, Table, Showcase, Wear drop, Dressing table, Dining table	3,000	90,000	1,080,000
Total variable Expense (B)	3,000	90,000	1,080,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		300	3,600
Transportation		2,500	30,000
Mobile bill		500	6,000
Entertainment		500	6,000
Salary (staff)		11,000	132,000
Salary (self)		6,000	72,000
Total fixed Cost (D)		21,800	261,600
Net Profit (E) [C-D]		8,200	98,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sofa, Dining Table, Bed-stead, Wear drop, Almirah, Chair, Dressing table	1,00,000	-	1,00,000
Wood	45,000	1,40,000	1,85,000
Color	5,000	10,000	15,000
Total	1,50,000	1,50,000	3,00,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 150,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Bed-stead, Almirah, Chair, Table, Showcase, Weardrop, Dressing table, Dining table	5,800	174,000	2,088,000	2,150,640	2,215,159
Total Sales (A)	5,800	174,000	2,088,000	2,150,640	2,215,159
Less. Variable Expense					
Bed-stead, Almirah, Chair, Table, Showcase, Weardrop, Dressing table, Dining table	4,350	130,500	1,566,000	1,612,980	1,661,369
Total variable Expense (B)	4,350	130,500	1,566,000	1,612,980	1,661,369
Contribution Margin (CM) [C=(A-B)]	1,450	43,500	522,000	537,660	553,790
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		300	3,600	4,000	4,200
Transportation		3,000	36,000	40,000	42,000
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Entertainment		700	8,400	9,500	10,000
Salary (staff)		14,000	168,000	168,000	168,000
Salary (self)		8,000	96,000	96,000	96,000
Total Fixed Cost		27,750	333,000	339,000	342,200
Net Profit (E) [C-D]		15,750	189,000	198,660	211,590
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	189,000	198,660	211,590
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		129,000	267,660
	Total Cash Inflow	339,000	327,660	479,250
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	129,000	267,660	419,250

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 03 Years
Quality Furniture;
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;

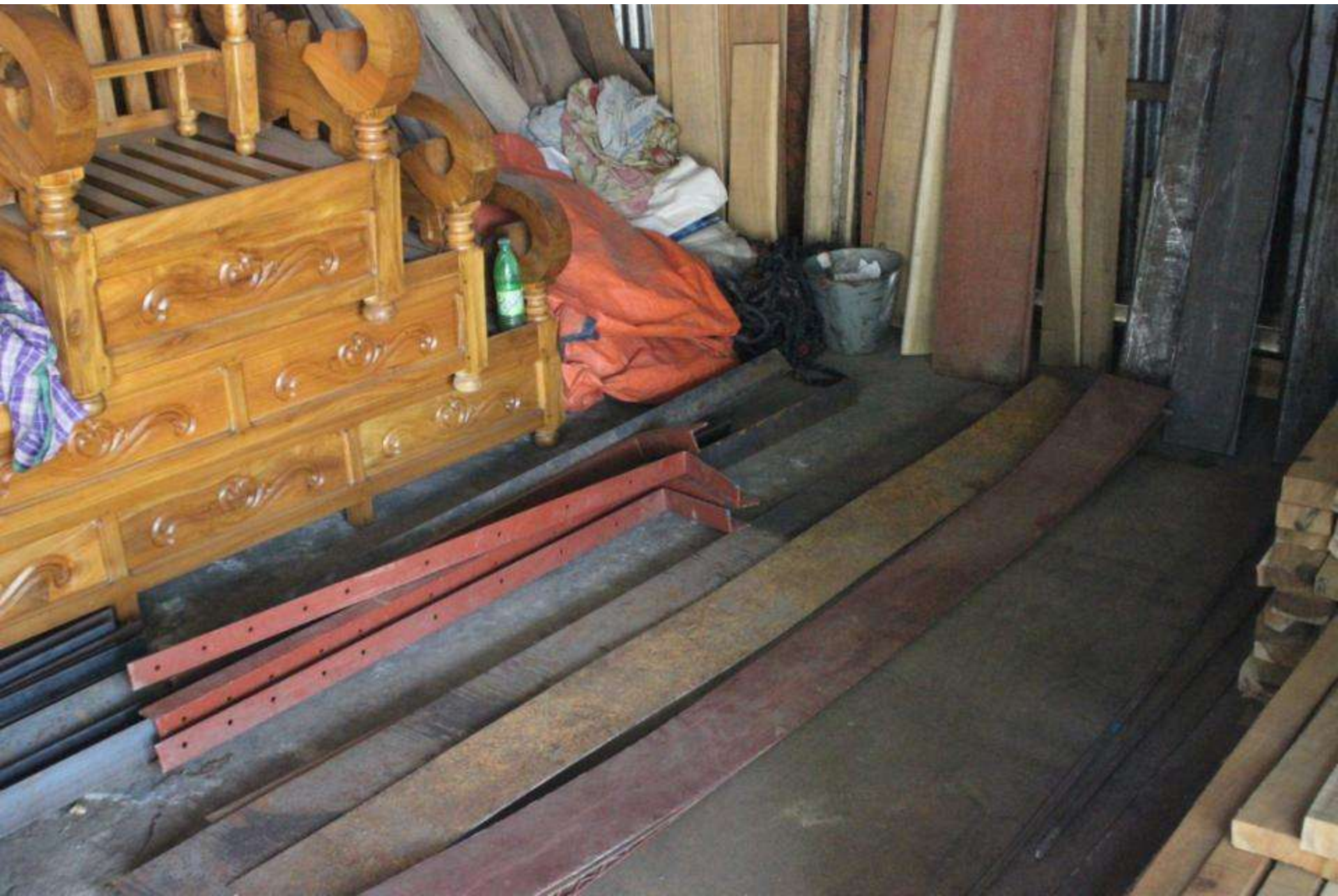
Pictures



























FAMILY PICTURE

