

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



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Project verified by: MD. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SORWAR HOSSAIN
Age	:	04-07-1988 (28 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	01 Brothers & 04 Sister
Address	:	Vill: Momin Nogor, P.O: Abadpur, P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	SAHEDA BEGUM
(iii) Father's name	:	ABDUL BATEN MOLLA
(iv) GB member's info	:	Branch: Elasin Delduar, Centre # 08(Male), Member ID: 1895/2, Group No: 05 Member since: 25-07-1989 to 2008 (17 Years) First loan: BDT 1,000/-
Further Information:		Existing Loan: Nil, 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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-679961
Mother's Contact No.	:	01700-995795
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elasin Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ABDUL BATEN MOLLA joined Grameen Bank since 17 years ago. At first he took 1,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in agriculture .

Proposed Nobin Udyokta Business Info

Business Name	:	M/S BATEN ENTERPRISE
Location	:	Noyachor Bazaar, Delduar, Tangail
Total Investment in BDT	:	BDT 5,00,000/-
Financing	:	Self BDT 3,50,000/- (from existing business) 70% Required Investment BDT 1,50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 12 ft= 480 square ft
Security of the shop	:	BDT 2,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Screw, Pin, Cable, Switch, Color etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka, Tangail.▪Agreed grace period is 3 months.

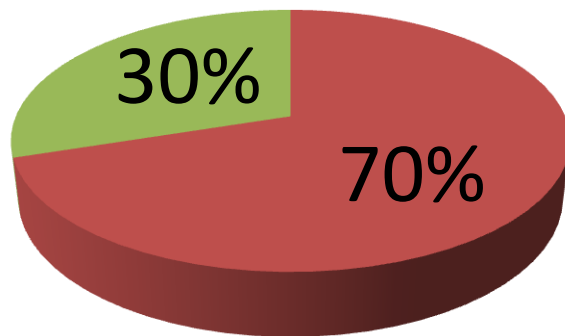
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Hardware Item	6,000	180,000	2,160,000
Total Sales (A)	6,000	180,000	2,160,000
Less. Variable Expense			
Hardware Item	5,400	162,000	1,944,000
Total variable Expense (B)	5,400	162,000	1,944,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Guard		150	1,800
Total fixed Cost (D)		7,950	81,600
Net Profit (E) [C-D]		10,050	134,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pin (500kg x 62)	31,000	0	31,000
Nut screw (300 x 68)	20,400	0	20,400
Screw (200 x 132)	26,400	2,000	28,400
Cable (14 x 1050)	14,700	1,000	15,700
Energy Bulb	9,500	1,000	10,500
Switch Board	12,800	1,000	13,800
Aluminum	62,500	5,000	67,500
Plastic Item	43,000	50,000	93,000
Polythene Paper	40,000	35,000	75,000
Color	30,000	5,000	35,000
Gift Item, Burner, Gas Cylinder etc	59,700	50,000	109,700
Total	350,000	150,000	500,000

Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 150,000
- Total 500,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Hardware Item	8,500	255,000	3,060,000	3,213,000	3,373,650
Total Sales (A)	8,500	255,000	3,060,000	3,213,000	3,373,650
Less. Variable Expense					
Hardware Item	7,650	229,500	2,754,000	2,891,700	3,036,285
Total variable Expense (B)	7,650	229,500	2,754,000	2,891,700	3,036,285
Contribution Margin (CM) [C=(A-B)]	850	25,500	306,000	321,300	337,365
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		500	6,000	7,000	8,000
Mobile Bill		400	4,800	5,500	6,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	20,000	22,000
Guard		150	1,800	2,000	2,200
Total Fixed Cost		8,550	102,600	106,500	110,700
Net Profit (E) [C-D]		16,950	203,400	214,800	226,665
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	203,400	214,800	226,665
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		143,400	298,200
	Total Cash Inflow	353,400	358,200	524,865
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	143,400	298,200	464,865

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



















FAMILY PICTURE

