

## Proposed NU Business Name: **MS ADIBA ENTERPRISE**



Project identification and prepared by: Md. Hafijur Rahman-2,  
Mawna Unit, Gazipur

Project verified by: MD. Rafiqul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

|  |   |   |
|--|---|---|
| Name   | : | <b>MD. ATABUR RAHMAN</b>  |
| Age  | : | 14-11-1982 (34 Years)   |
| Education, till to date                          | : | Class VIII  |
| Marital status                                   | : | Married   |
| Children   | : | 2 daughters   |
| No. of siblings:                                 | : | 4 Brothers 1 Sister   |
| Address  | : | Vill: Maijpara, P.O: Boromi, P.S: Shreepur, Dist: Gazipur   |
| Parent's and GB related Info                     |   |   |
| (i) Who is GB member                             | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>  |
| (ii) Mother's name                               | : | <b>MST. ANOWARA</b>   |
| (iii) Father's name                              | : | <b>MD. GIYASH UDDIN</b>   |
| (iv) GB member's info                            | : | Branch: Boromi, Shreepur, Centre # 13(Female),<br>Member ID: 1206, Group No: 01<br>Member since: 07-09-1999(15Years)<br>First loan: BDT 3,000 |
| Further Information:                             |   | Existing Loan: BDT 50,000, Outstanding loan: NIL  |
| (v) Who pays GB loan installment                 | : | N/A   |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | 10 years experience in running business.<br>He has no training. |
| Other Own/Family Sources of Income  | : | -   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01713-533595  |
| Mother's Contact No.  | : | 01758-730405  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur        |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ANOWARA** joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>MS ADIBA ENTERPRISE</b>   |
| Location  | : | Mawna Chourastha   |
| Total Investment in BDT                           | : | BDT 4,50,000/-   |
| Financing   | : | Self BDT 3,00,000/-(from existing business) 67%<br>Required Investment BDT 1,50,000/-(as equity) 33%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-  |
| Proposed Salary                                   | : | BDT 5,000/-  |
| Size of shop                                      | : | 60 ft x 14 ft= 840square ft  |
| Security of the shop                              | : | BDT 220,000/-  |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; bag etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 2 employees. After getting equity fund 1 employ will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Mulaid, Kapasia.</li> <li>▪Agreed grace period is 3 months.</li> </ul> |

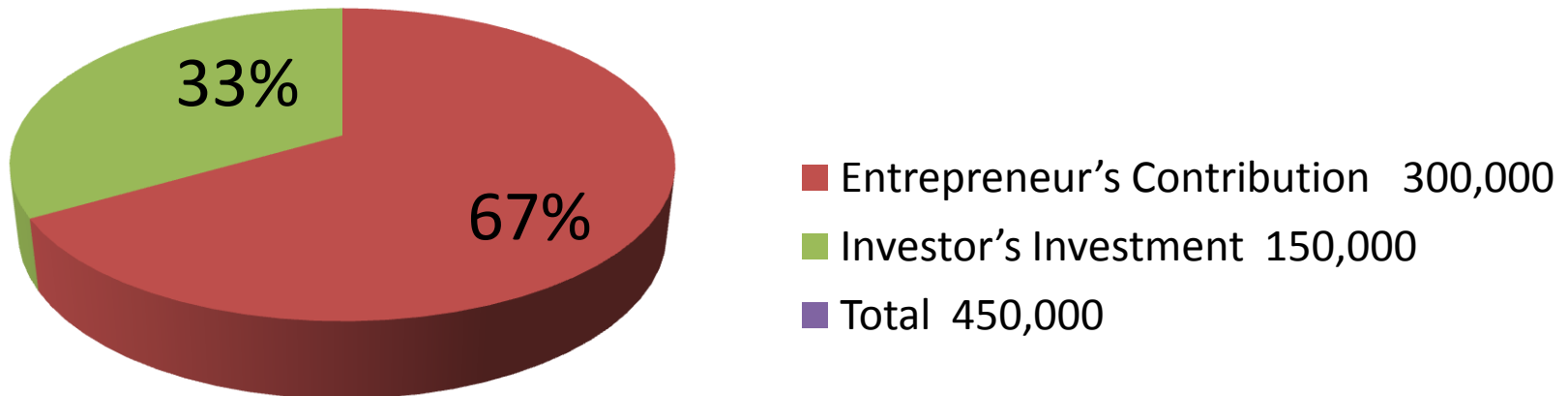
## Existing Business (BDT)

| Particular                                | Daily        | Monthly        | Yearly           |
|---|--------------|----------------|------------------|
| <b>Revenue (sales)</b>                    |              |                |                  |
| Sack                                      | 8,000        | 240,000        | 2,880,000        |
| <b>Total Sales (A)</b>                    | <b>8,000</b> | <b>240,000</b> | <b>2,880,000</b> |
| <b>Less. Variable Expense</b>             |              |                |                  |
| Sack                                      | 6,800        | 204,000        | 2,448,000        |
| <b>Total variable Expense (B)</b>         | <b>6,800</b> | <b>204,000</b> | <b>2,448,000</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>1,200</b> | <b>36,000</b>  | <b>432,000</b>   |
| <b>Less. Fixed Expense</b>                |              |                |                  |
| Rent                                      |              | 7,000          | 84,000           |
| Electricity bill                          |              | 300            | 3,600            |
| Mobile Bill                               |              | 500            | 6,000            |
| Transportation                            |              | 8,000          | 96,000           |
| Generator Bill                            |              | 450            | 5,400            |
| Guard                                     |              | 300            | 3,600            |
| Salary (self)                             |              | 5,000          | 60,000           |
| Salary (staff-2)                          |              | 6,000          | 72,000           |
| Entertainment                             |              | 300            | 3,600            |
| <b>Total fixed Cost (D)</b>               |              | <b>27,850</b>  | <b>334,200</b>   |
| <b>Net Profit (E) [C-D]</b>               |              | <b>8,150</b>   | <b>97,800</b>    |

## Investment Breakdown

| Particulars  | Existing       | Proposed       | Proposed Total |
|--------------|----------------|----------------|----------------|
| Sack         | 300000         | 50000          | 350000         |
| Fish Feed    | 0              | 100,000        | 100000         |
| <b>Total</b> | <b>300,000</b> | <b>150,000</b> | <b>450,000</b> |

## Source of Finance



## Financial Projection (BDT)

| Particular                                | Daily         | Monthly        | 1st Year         | 2nd Year         |
|---|---------------|----------------|------------------|------------------|
| <b>Revenue (sales)</b>                    |               |                |                  |                  |
| Sack                                      | 10,500        | 315,000        | 3,780,000        | 3,969,000        |
| <b>Total Sales (A)</b>                    | <b>10,500</b> | <b>315,000</b> | <b>3,780,000</b> | <b>3,969,000</b> |
| <b>Less. Variable Expense</b>             |               |                |                  |                  |
| Sack                                      | 8,925         | 267,750        | 3,213,000        | 3,373,650        |
| <b>Total variable Expense (B)</b>         | <b>8,925</b>  | <b>267,750</b> | <b>3,213,000</b> | <b>3,373,650</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>1,575</b>  | <b>47,250</b>  | <b>567,000</b>   | <b>595,350</b>   |
| <b>Less. Fixed Expense</b>                |               |                |                  |                  |
| Rent                                      |               | 7,000          | 84,000           | 84,000           |
| Electricity bill                          |               | 300            | 3,600            | 4,000            |
| Mobile Bill                               |               | 600            | 7,200            | 7,800            |
| Transportation                            |               | 10,000         | 120,000          | 120,000          |
| Generator Bill                            |               | 450            | 5,400            | 6,000            |
| Guard                                     |               | 300            | 3,600            | 4,200            |
| Salary (self)                             |               | 5,000          | 60,000           | 60,000           |
| Salary (staff-3)                          |               | 9,000          | 108,000          | 108,000          |
| Entertainment                             |               | 300            | 3,600            | 4,000            |
| <b>Total Fixed Cost</b>                   |               | <b>32,950</b>  | <b>395,400</b>   | <b>398,000</b>   |
| <b>Net Profit (E) [C-D]</b>               |               | <b>14,300</b>  | <b>171,600</b>   | <b>197,350</b>   |
| <b>Investment Payback</b>                 |               |                | <b>90,000</b>    | <b>90,000</b>    |



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

| <i>Sl #</i> | <i>Particulars</i>                                | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 150,000             |                     |
| 1.2         | Net Profit  | 171,600             | 197,350             |
| 1.3         | Depreciation (Non cash item)                      |                     | -                   |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 81,600              |
|             | <b>Total Cash Inflow</b>                          | <b>321,600</b>      | <b>278,950</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |
| 2.1         | Purchase of Product                               | 150,000             |                     |
| 2.2         | Payment of GB Loan                                |                     |                     |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 90,000              | 90,000              |
|             | <b>Total Cash Outflow</b>                         | <b>240,000</b>      | <b>90,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>81,600</b>       | <b>188,950</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:3  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















3028

10

10

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10

10

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10

BFLOORS





Man in striped shirt

Stacks of white sacks with red and white markings

Large white sacks, some with text: "RUIT TEXTILE M...", "MAKRA, SRI...", "COUNT: 40...", "LOT NO...", "NO OF C...", "GROSS...", "NET W...", "SERIAL...", "SHIFT..."

Stacks of folded fabric or paper










কক্স ৭৫৯৭১৭২

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**Government of the People's Republic of Bangladesh**  
**National Board of Revenue**  
 Taxpayer's Identification Number (TIN) Certificate  
**TIN : 697048769713**


This is to Certify that **MD. ATABUR RAHMAN** is a Registered Taxpayer of National Board of Revenue under the jurisdiction of Taxes Circle-006 (Kapasia) , Taxes Zone Gazipur.

**Taxpayer's Particulars :**

- 1) Name : **MD. ATABUR RAHMAN**
- 2) Father's Name : **Md. Gias Uddin**
- 3) Mother's Name : **Mst. Anowara**
- 4.a) Current Address : **Vill: Majipara, Satkhamair, Po: Bormi, Sripur, Gazipur, PO : 1740**
- 4.b) Permanent Address : **Vill: Majipara, Satkhamair, Po: Bormi, Sripur, Gazipur, PO : 1740**

দ্রষ্টব্য বিধি নং-৮৩

ক্রমিক নং- 22827



শ্রীপুর পৌরসভা  
শ্রীপুর, গাজীপুর।

পৌর ট্রেড লাইসেন্স

|               |            |
|---------------|------------|
| লাইসেন্স নং-  | ৯৭২৭/১৮৮৫  |
| ইস্যুর তারিখ- | ৩৭/১১/২০১৮ |
| বহি নং-       | ২২৯/০৮     |

মডেল ট্যাক্স সিডিউলের এস আর ও নং ৮৭ আইন/২০০৩, ১৯৭৭ সনের অর্ডিন্যান্স ২৬ এর ৫৬ ধারা মোতাবেক পেশা, ব্যবসা ও প্রানীর জন্য অনুমোদন পত্র।

প্রতিষ্ঠানের নাম : মোঃ আতাউর রহমান

মালিক/নির্বাহীর নাম : মোঃ আতাউর রহমান

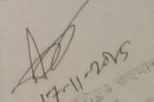
পিতা/স্বামীর নাম : মোঃ গিয়াস উদ্দিন

ব্যবসার অবস্থান : শ্রীপুর (মহল), শ্রীপুর, গাজীপুর (বিঃ, স্রীপুর, গাজীপুর)।


ব্যবসার ধরণ : ম্যানি'বডা'সেড - (শ্রীপুর)

এতদ্বারা শ্রীপুর পৌর কর্তৃপক্ষ উপরোল্ল মডেল ট্যাক্স সিডিউল মোতাবেক বাৎসরিক ট্যাক্স/কর/টোল/ফিস হিসাবে : ৳ ৩০০০/- টাকার প্রাপ্তি স্বীকার পূর্বক পৌর এলাকায় অপর পৃষ্ঠায় বর্ণিত শর্ত সাপেক্ষে নির্ধারিত সময় পর্যন্ত উল্লেখিত ব্যবসা পরিচালনার অনুমতি প্রদান করিতেছে।

|      |          |
|------|----------|
| ন্যা | সর্বমোট  |
|      | ৳ ৩০০০/- |

  
 মেয়র  
 শ্রীপুর পৌরসভা

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



শ্রীপুর

নাম: মোঃ আতাউর রহমান  
Name: MD. ATABUR RAHMAN  
পিতা: মোঃ গিয়াস উদ্দিন  
মাতা: মোসাঃ আনোয়ারা  
Date of Birth: 14 Nov 1982  
ID NO: 3318621358797

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী হারিয়ে অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে রহস্য সোজার জন্য অনুবেদ্য করা হলে।  
ঠিকানা: গ্রাম/হাট: মাইজপাড়া, সাতখামাইর, ডাকঘর: বরমী - ১৭৪০, শ্রীপুর, গাজীপুর



# FAMILY PICTURE

