

Proposed NU Business Name: **M K S ENTERPRISE**



Project identification and prepared by: Md Shahidul Islam
Bagha, Rajshahi Unit

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAFIKUL ISLAM
Age	:	15-12-1993 (24 Years)
Education, till to date	:	Honors Pass
Marital status	:	Single
Children	:	-
No. of siblings:	:	3 Brothers & 2 Sisters
Address	:	Vill: Murshid pur, P.O: Bagha, P.S: Bagha, Dist: Rajshahi.
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 MALEKA
(iii) Father's name	:	MD ABUL KASHEM
(iv) GB member's info	:	Branch: Monigram, Centre # 20 (Female), Member ID: 8769, Group No: 02 Member since: 24-09-2013 (04Years) First loan: BDT 20000 Taka.
Further Information:		Existing loan: BDT 200,000 , Outstanding loan: 97,200/-
(v) Who pays GB loan installment	:	Father
(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.)	:	None
Business Experiences and Training Info	:	04 years experience in running business. 04 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-461593
Family's Contact No.	:	01782-582870
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST MALEKA Joined Grameen Bank Since 03 Years Ago. At First She Took 20000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info

Business Name	:	M K S ENTERPRISE
Location	:	Bagha Bazaar, Rajshahi
Total Investment in BDT	:	BDT 590,000
Financing	:	Self BDT 540,000 (from existing business) 92% Required Investment BDT 50,000 (as equity) 08%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft x 32 ft= 320 Square ft
\Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Television Fridge etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 Employees.▪One will be appointed▪The shop is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

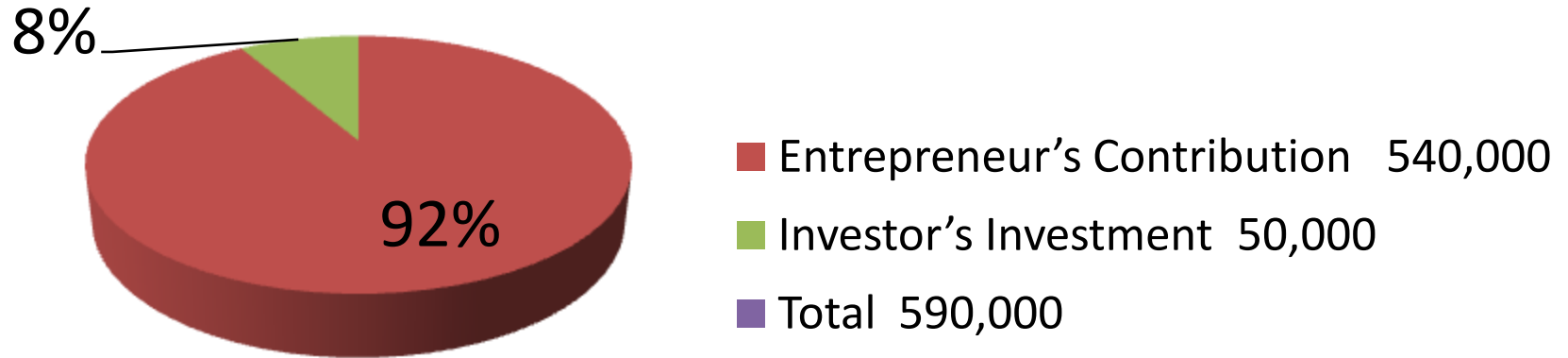
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Electronics item	150,000	1,800,000
Total Sales (A)	150,000	1,800,000
Less. Variable Expense		
Electronics item	120,000	1,440,000
Total variable Expense (B)	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)]	30,000	360,000
Less. Fixed Expense		
Electricity Bill	1,000	12,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	4,000	48,000
Salary (staff)	4,000	48,000
Guard	500	6,000
Rent	5,000	60,000
Total fixed Cost (D)	19,800	237,600
Net Profit (E) [C-D]	10,200	122,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
TV	16	8000	128,000	0	0	0	128,000
Fridge	3	30000	90,000	0	0	0	90,000
Rice Cooker	10	2000	20,000	20	2000	40,000	60,000
LED	10	5000	50,000	0	0	0	50,000
Hot Pot	4	500	2,000	20	500	10,000	12,000
Security	1	250000	250,000	0	0	0	250,000
Total	44		540,000	40		50,000	590,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Electronics item	200,000	2,400,000	2,520,000
Total Sales (A)	200,000	2,400,000	2,520,000
Less. Variable Expense			
Electronics item	160,000	1,920,000	2,016,000
Total variable Expense (B)	160,000	1,920,000	2,016,000
Contribution Margin (CM) [C=(A-B)]	40,000	480,000	504,000
Less. Fixed Expense			
Electricity Bill	1,000	12,000	13,000
Mobile Bill	400	4,800	5,500
Salary (self)	5,000	60,000	60,000
Transportation	5,000	60,000	62,000
Salary (staff)	8,000	96,000	96,000
Guard	500	6,000	6,000
Rent	5,000	60,000	60,000
Total Fixed Cost	24,900	298,800	302,500
Net Profit (E) [C-D]	15,100	181,200	201,500
Investment Payback		30,000	30,000

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

	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	181,200	201,500
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		151,200
	Total Cash Inflow	231,200	352,700
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	151,200	322,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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







Refrigerator with a black top section and a large piece of clear plastic covering the middle and bottom doors. The brand name 'NATURAL' is visible at the bottom.

Red refrigerator with a black top section and a small television set on top. The brand name 'NATURAL' is visible at the bottom.

Blue refrigerator with a black top section and a small television set on top. The brand name 'NATURAL' is visible at the bottom.

A man in a light pink shirt and grey trousers standing next to the refrigerators.

क्या कहेंगे
Technology of Japan
NATURAL GENERATOR
R-222(premium)
Best Choice



FAMILY PICTURE

