

Proposed NU Business Name: **MS HAA MEEM ENTERPRISE**



Project identification and prepared by: Md. Forhad Hosen,
Dhanbari Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MIZANUR RAHMAN
Age	:	01-04-1987 (30 Years)
Education, till to date	:	Diploma
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Sisters 1 Brother
Address	:	Vill: Bilashpur, P.O: Ramkrishnabari, P.S: Dhanbari, 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	:	MST MAJEDA BEGUM
(iii) Father's name	:	MD. HANIF UDDIN
(iv) GB member's info	:	Branch: Gobindapur ; Centre # 48(Female), Member ID: 5376, Group No: 04 Member since: 1990-2017 (27 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 28000, Outstanding loan: BDT 23688
(v) Who pays GB loan installment	:	N/A
(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	:	8 years experience in running business. He has No months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915-568782
Mother's Contact No.	:	01991-412186
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MAJEDA BEGUM joined Grameen Bank since 27 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	:	MS HAA MEEM ENTERPRISE
Location	:	Notun Bazar
Total Investment in BDT	:	BDT 360,000/-
Financing	:	Self BDT 280,000/-(from existing business) 78% Required Investment BDT 80,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 15 ft= 375 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Grocery items .▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. ▪Collects goods from Dhanbari .▪The shop is rented.▪Agreed grace period is 3 months.

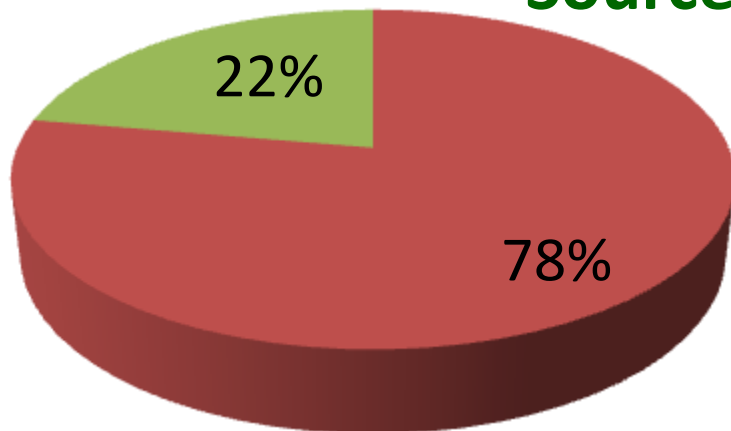
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3500	105000	1260000
Total sales (A)	3500	105000	1260000
Less Variable Exp.			
Grocery Item	2975	89250	1071000
Total Variable exp. (B)	2975	89250	1071000
Contribution Margin CM [C= (A-B)]	525	15750	189000
less fixed exp.			
Rent		800	9600
Electricity bill		200	2400
Transportation		3000	36000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		40	480
Genaretor		150	1800
Mobile		200	2400
total fixed cost (D)		9890	118680
Net profit (E) [C-D]		5860	70320

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	20	2100	42,000	2	2,100	4,200	46,200
Pulses	20	2800	56,000	2	2800	5,600	61,600
Oil	50	800	40,000	30	450	13,500	53,500
Cosmetics	150	150	22,500	100	150	15,000	37,500
soap	95	100	9,500	47	100	4,700	14,200
Biscuite	200	150	30,000	10	100	1,000	31,000
others	500	100	50,000	120	300	36,000	86,000
Security			30,000				30,000
Total	1035		280,000	311		80,000	360,000

Source of Finance



- Entrepreneur's Contribution 280,000
- Investor's Investment 80,000
- Total 360,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	4960	148800	1785600	1874880	1968624
Total Sales (A)	4960	148800	1785600	1874880	1968624
less variable Expenses					
Grocery Item	4216	126480	1517760	1593648	1673330
Total variable Expenses (B)	4216	126480	1517760	1593648	1673330
Contribution Margin (CM)= (A-B)	744	22320	267840	281232	295293.6
Less Fixed Expenses					
Rent		800	9600	9600	9600
Electricity bill		200	2400	16000	3000
Transportation		3300	39600	35000	3000
Salary (self)		5000	60000	60000	60000
Entertainment		550	6600	6600	6600
Guard		40	480	480	480
Genaretor		150	1800	1800	1800
Mobile		300	3600	7400	3600
Total Fixed Cost		10340	124080	136880	88080
Net Profit (E) (C-D)		11980	143760	144352	207213.6
Investment Payback			32000	32000	32000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	143,760	144,352	207213.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		111,760	224112
	Total Cash Inflow	223760	256112	431325.6
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	
3	Net Cash Surplus	111,760	224112	399325.6

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 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

