

Proposed NU Business Name: M/S MEHEDI HASAN KUTIR SHILPO



Project identification and prepared by: MD.Shahinur Rahman,
Sherpur Unit,Bogra

Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ROMZAN ALI
Age	:	12-02-1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brother & 6 Sister
Address	:	Vill: Kashibabala , P.O: Mirjapur, P.S: Sherpur, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. SOBURA
(iii) Father's name	:	DEATH. AZAHAR ALI
(iv) GB member's info	:	Branch:Sugart,Sherpur, Centre # 54 (Female), Member ID: 4215/1; Group No:06 Member since: 08-06-1995(08 Years) First loan: -3,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: NILL
(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.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-909282
Mother's Contact No.	:	01723-604554
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SOBURA joined Grameen Bank since 08 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	:	M/S MEHEDI HASAN KUTIR SHILPO
Location	:	Kashibabala, Mirjapur, Sherpur
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 140,000/- (from existing business) 58% Required Investment BDT 100,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	51 ft x 24 ft = 1224 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Anargy ballb, Plustic, Switch, Lights, Etc▪ Average 20% gain on sale.▪ The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪ The shop is rented.▪ Collects goods from Bogra.▪ Agreed grace period is 3 months.

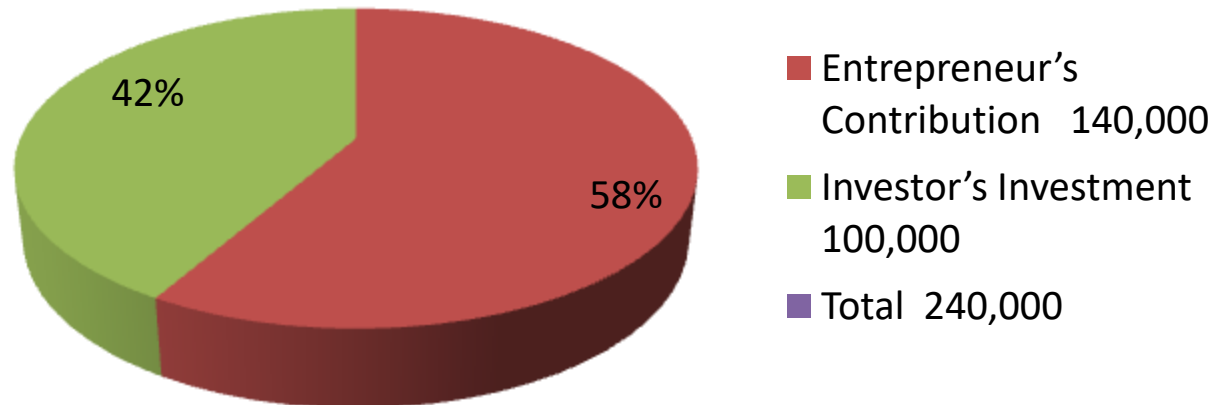
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Feroza Colour, Green Colour, Khaki colour, Red,etc.	390,000	4,680,000
Total Sales (A)	390,000	4,680,000
Less. Variable Expense		
Feroza Colour, Green Colour, Khaki colour, Red,etc.	78,000	936,000
Total variable Expense (B)	78,000	936,000
Contribution Margin (CM) [C=(A-B)]	78,000	936,000
Less. Fixed Expense		
Electricity Bill	7,000	84,000
Transportation	4,000	48,000
Salary (self)	5,000	60,000
Salary (staf)	40,000	480,000
Entertainment	200	2,400
Generator	3,000	36,000
Mobile Bill	300	3,600
Total fixed Cost (D)	59,500	714,000
Net Profit (E) [C-D]	18,500	222,000

Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Feroza Colour	100	250	25,000	100	250	25,000	50,000
Green Colour	70	270	18,900	100	270	27,000	45,900
Khaki colour	50	240	12,000	100	240	24,000	36,000
Jorna	30	300	9,000	80	300	24,000	33,000
Red	-	-	5100				5,100
Total	250		140,000	380		100,000	240,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Feroza Colour, Green Colour, Khaki colour, Red,etc.	500,000	6,000,000	6,300,000	6,615,000
Total Sales (A)	500,000	6,000,000	6,300,000	6,615,000
Less. Variable Expense				
Feroza Colour, Green Colour, Khaki colour, Red,etc.	100,000	1,200,000	1,260,000	1,323,000
Total variable Expense (B)	100,000	1,200,000	1,260,000	1,323,000
Contribution Margin (CM) [C=(A-B)	100,000	4,800,000	5,040,000	5,292,000
Less. Fixed Expense				
Electricity Bill	7000	84,000	84,000	84,000
Transportation	4000	48,000	48,000	48,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (staf)	40000	480,000	480,000	480,000
Entertainment	200	2,400	2,400	2,400
Generator	3,000	36,000	36,000	36,000
Mobile Bill	400	4,800	4,800	4,800
Total fixed Cost (D)	59,600	715,200	715,200	715,200
Net Profit (E) [C-D]	40,400	4,084,800	4,324,800	4,576,800
Investment Payback		40,000	40,000	40,000

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

Sl #	<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	100,000		
1.2	Net Profit	4,084,800	4,324,800	4,576,800
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		4,044,800	8,329,600
	Total Cash Inflow	4,184,800	8,369,600	12,906,400
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	4,044,800	8,329,600	12,866,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:09 Others:0
Experience & Skill : 10 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

