

Proposed NU Business Name: **MUM ENTERPRIZE**

Project identification and prepared by: Md.Yasin Alam
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.AUBDULLAH MARUF
Age	:	20-12-1996 (20Years)
Education, till to date	:	H,S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 01 sisters
Address	:	Vill:naw para P.O ;kolapara,P.S: sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	YASMIN AKTER
(iii) Father's name	:	MD.ALI AMJAD MREDA
(iv) GB member's info	:	Branch: Shamsiddi, Centre # 29(Female), Member ID: 5294/2, Group No: 06 Member since: 07-01-2012 (04Years) First loan: BDT 5,000/-
Further Information:		Outstanding loan: BDT 22,740/-
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	06years of business experience. : 06 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01626-799456
Family's Contact No.	:	01846-826757
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

YASMIN AKTER joined Grameen Bank since 04 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MUM ENTERPRIZE
Location	:	Dogasi bazar.
Total Investment in BDT	:	BDT 104,000/-
Financing	:	Self BDT 54,000/- (from existing business)52 % Required Investment BDT 50,000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 9 ft= 108 square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Koyel,swich,chanacur etc.▪Average 10% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from sreenagar.▪Agreed grace period is 3 months.

Existing Business (BDT)

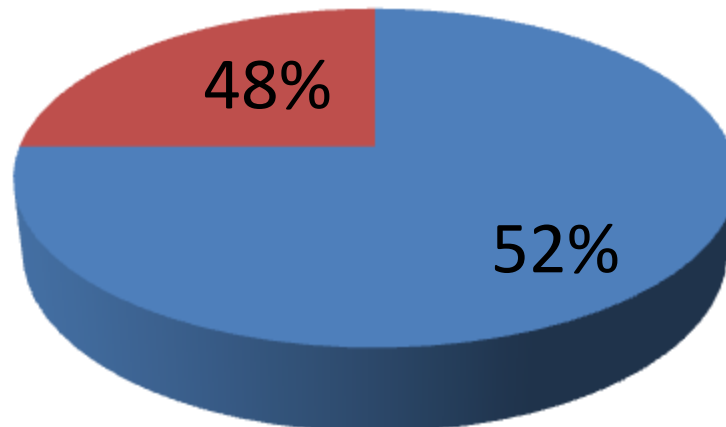
Particular	Daily	Monthly	Yearly
Revenue (sales)			
koyel,swich,chanacur etc	4,500	135,000	1,620,000
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
koyel,swich,chanacur etc	4,050	121,500	1,458,000
Total variable Expense (B)	4,050	121,500	1,458,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Gird		300	3,600
Mobile bill		200	2,400
Total fixed Cost (D)		8,300	99,600
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Koyel	8 katun	2040	16320		20	2040	40800	57,120
Chanacur	5	1800	9000		5	1800	9000	18000
Valb	20 pic	150	3000		0	0	0	3000
Swich	12 box	120	1440		0	0	0	1440
other			5000				200	5200
Total			54,000				50,000	104,000

Source of Finance

■ Entrepreneur's contibution 54,000
 ■ Investor's Investment 50,000
 ■ Total 104,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
koyel,chanacur,swich etc	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
koyel,chanacur,swich etc	4,050	121,500	1,458,000	1,530,900	1,607,445
Total variable Expense (B)	4,050	121,500	1,458,000	1,530,900	1,607,445
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		300	3,600	3,780	3,969
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Gird		300	3,600	3,600	3,600
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,300	99,600	100,500	101,445
Net Profit (E) [C-D]		5,200	62,400	69,600	77,160
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	62,400	69,600	77,160
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		42,400	92,000
	Total Cash Inflow	112,400	112,000	169,160
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	42,400	92,000	149,160

SWOT ANALYSIS

STRENGTH

Employment: 0Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Own Business :01
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