

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

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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. SAJJAD HOSEN</b>
Age	:	16-12-1991 (26 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Balna P.O: Talepur, P.S: Kiranigong , Dist: Dhaka.
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>RINA BEGUM</b>
(iii) Father's name	:	<b>MD.IDRISH MIA</b>
(iv) GB member's info	:	Branch: Rohitput, Centre # 23 (Female), Member ID: 2233/1, Group No: 03 Member since: 2009-20104(5 Years) First loan: BDT 10,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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. 10 Years experinence in own business.  He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812-947221
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RINA BEGUM** joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS SHABIT ENTERPRISE</b>
Location	:	Balna, Keranigonj
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	7ft x 10 ft= 70 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has run his Business.</li><li>▪The business is operating by entrepreneur. Existing no employes.</li><li>▪Collects goods from Dhaka</li><li>▪15% goods on sales.</li><li>▪The Shop is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

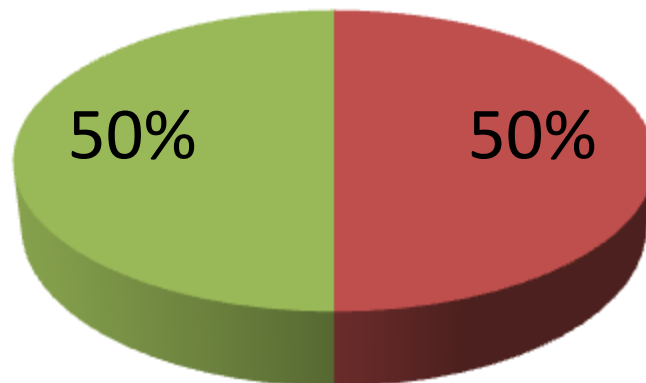
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Energy balp,Hanging fan,Table Fan,Light.ETC	4500	135000	1620000
	0		
Total Sales(A)	4500	135000	1620000
Less Variable Expense (B)			
Energy balp,Hanging fan,Table Fan,Light.ETC	3825	114750	1377000
Total Variable Expense	3825	114750	1377000
Contributon Margin (CM) [C=(A-B)]	675	20250	243000
Less Fixed Expense			
Electric Bill		400	4800
Transportaion		3000	36000
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		200	2400
Mobil Bill		200	2400
Total Fixed Cost (D)		13800	165600
Net Profit (E)= [C-D]		6450	77400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Energy Bulb	5	2976	14880	53	280	14840	29720
Hanging Fan	4	2500	10000	8	2500	20000	30000
Table Fan	7	2000	14000			0	14000
Holder	50	30	1500			0	1500
Others			9620			15160	24780
<b>Total</b>	<b>66</b>		<b>50000</b>	<b>61</b>		<b>50,000</b>	<b>100,000</b>

### Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
leather	2000	60000	720000	756000	793800
<b>Total Sales(A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
<b>Less Variable Expense (B)</b>					
leather	1500	45000	540000	567000	595350
<b>Total Variable Expense</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>189000</b>	<b>198450</b>
<b>Less Fixed Expense</b>					
Electric Bill		300	3600	3900	4200
Salary (Self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>5700</b>	<b>68400</b>	<b>68800</b>	<b>69200</b>
<b>Net Profit (E)= [C-D]</b>		<b>9300</b>	<b>111600</b>	<b>117180</b>	<b>123039</b>
<b>Investment Pay Back</b>			<b>1,600</b>	<b>1,600</b>	<b>1,600</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	111,600	117180	123039
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		110000	225580
	<b>Total Cash Inflow</b>	<b>151,600</b>	<b>227,180</b>	<b>348,619</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1600	1600	1600
	<b>Total Cash Outflow</b>	<b>41,600</b>	<b>1,600</b>	<b>1,600</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>110,000</b>	<b>225,580</b>	<b>347,019</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

Pictures









# FAMILY PICTURE