

**Proposed NU Business Name: MS MAJAHARUL ENTERPRISE**



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Sweet

Sreepur Unit , Gazipur  
Project verified by: MD. Siddikur Rahaman



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

Name	:	<b>MAJAHARUL ISLAM</b>
Age	:	201-05-1999 (18 Years)
Education, till to date	:	Class 9
Marital status	:	Unmarried
Children	:	0 SON 0 Daughter
No. of siblings:	:	Brother 1 Sister
Address	:	Vill: Kornopur, P.O: Goshinga, P.S: Sreepur, Dist: Gazipur
Parent's and GB related Info		<input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	<b>MST.SHRIN AKTHER</b>
(iii) Father's name	:	<b>MD .Hadiul Islam</b>
(iv) GB member's info	:	Branch: Kornopur Bhumi # 41 (Female), Member ID: 8095, Group No:09 Member since:2010(07 Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: 26700/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01779-911205
Father's Contact No.	:	01715-495744
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SHRIN AKTHER** joined Grameen Bank since 18 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

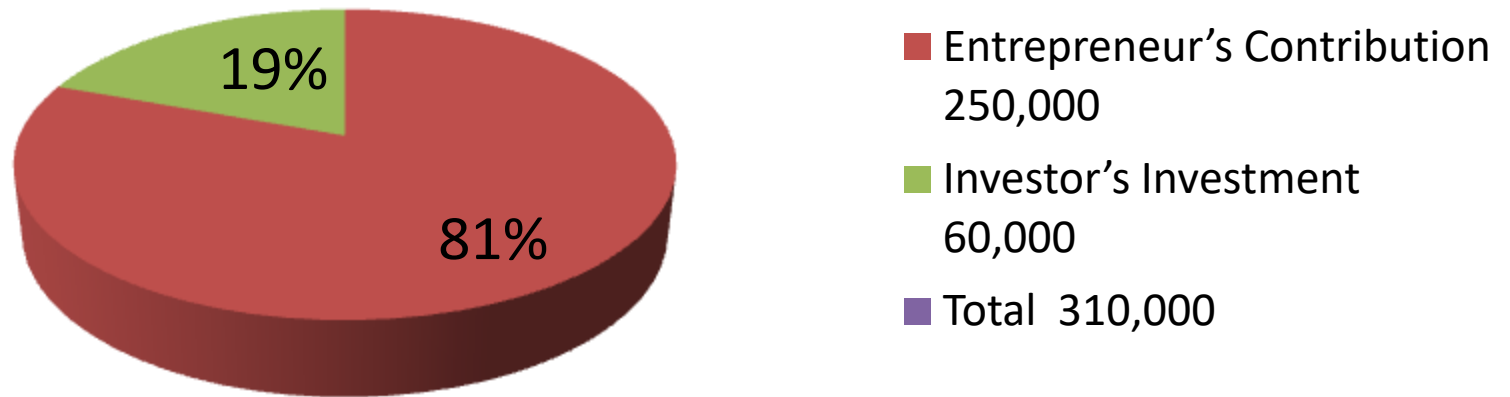
Business Name	:	<b>MS MAJAHARUL ENTERPRISE</b>
Location	:	Gazipur
Total Investment in BDT	:	BDT 310000/-
Financing	:	Self BDT 250000/-(from existing business) 81% Required Investment BDT60,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 15 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Malamine Plate, Cup, ETC</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain 20%</li><li>▪The business is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Malamine Plate,Cup,Oweve ETC	2600	78000	936000
	0	0	0
Total Sales(A)	2600	78000	936000
Less Variable Expense (B)			0
Malamine Plate,Cup,Oweve ETC	2080	62400	748800
Total Variable Expense	2080	62400	748800
Contribution Margin (CM) [C=(A-B)]	520	15600	187200
Less Fixed Expense			
Rent		2600	31200
Electric Bill		500	6000
Transportation		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		400	4800
Guard		150	1800
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		10150	121800
Net Profit (E)= [C-D]		5450	65400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Wave	12	4,500	54,000	8	4500	36,000	90,000
Glass tumbler	10	3,500	35,000	5	3500	17,500	52,500
Melamine Plate	150	300	45,000			0	45,000
Cup	300	120	36,000			0	36,000
Others			80,000			6,500	86,500
	472	8420	250000	13	8,000	60,000	310,000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Malamine Plate,Cup,Oweve ETC</b>	3000	90000	1080000	1134000	1190700
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
<b>Straw, Bran, Medicine etc</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	907200	<b>952560</b>
<b>Total Variable Expense</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		2600	31200	31200	31200
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Entertainment		400	4800	4800	4800
Gard		150	1800	1800	1800
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>10150</b>	<b>121800</b>	<b>122800</b>	<b>123830</b>
<b>Net Profit (E)= [C-D]</b>		<b>7850</b>	<b>94200</b>	<b>98910</b>	<b>103856</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</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	60,000		
1.2	Net Profit	94,200	98910	103855.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70200	145110
	<b>Total Cash Inflow</b>	<b>154,200</b>	<b>169,110</b>	<b>248,966</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>70,200</b>	<b>145,110</b>	<b>224,966</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Pirijpur, Pirijpur, Godagari.  
Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











