

Proposed NU Business Name: **MS. HAQUE ENTERPRISE**



Project identification and prepared by: Aowlad Hossain ,  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>MD. MOJAMMEL HAQUE</b>
Age	:	15-09-1985 ( 32 Years)
Education, till to date	:	BA
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill: Dharmopur ; P.O: Jowarkasar ; P.S: Feni Sadare ; Dist: Feni
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>HALIMA AKTER</b>
(iii) Father's name	:	<b>MD. SALEH AHMED</b>
(iv) GB member's info	:	Branch: Dharmopur, Feni. Centre # 16 (Female), Member ID: 1955/1, Group No: 03 Member since: 1995 to 23-01-2013 ( 17 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 40,000 Outstanding loan: Nil
(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	:	15 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01848-412804
Family's Contact No.	:	01813-938913
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HALIMA AKTER** joined Grameen Bank since 17 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS. HAQUE ENTERPRISE</b>
Location	:	Hospital Road, C O Office, Feni
Total Investment in BDT	:	BDT 330,000/-
Financing	:	Self BDT 270,000/- (from existing business) 82% Required Investment BDT 60,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 60 ft= 720 square ft
Security	:	500,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Cosmetics, Biscuit, etc</li><li>▪Average 15% gain on sales.</li><li>▪The shop is Rented.</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

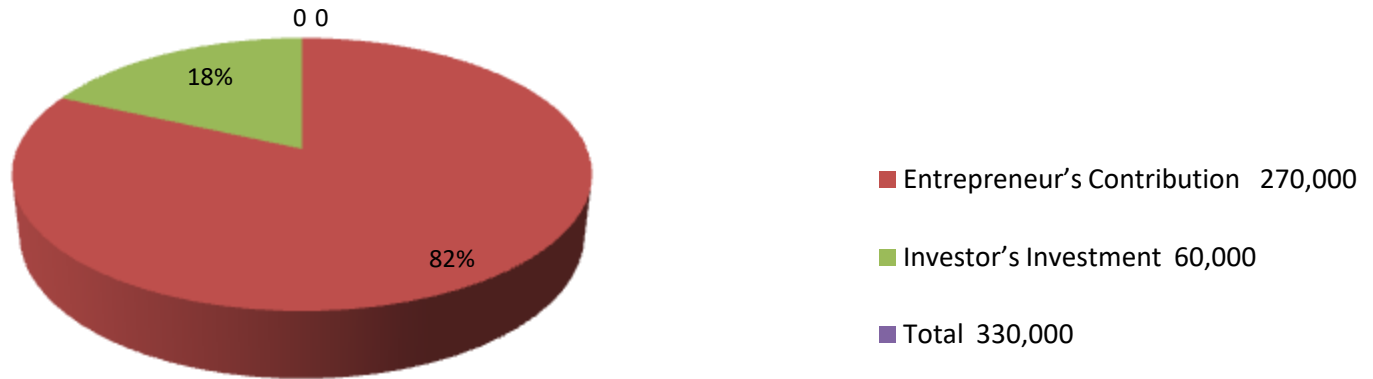
# Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Rice, Oil, Cosmetics, Biscuit, etc	15,000	450,000	5,400,000
<b>Total Sales (A)</b>	15,000	450,000	5,400,000
<b>Less Variable Expense</b>			
Rice, Oil, Cosmetics, Biscuit, etc	12,750	382,500	4,590,000
<b>Total variable Expense (B)</b>	12,750	382,500	4,590,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,250</b>	<b>67,500</b>	<b>810,000</b>
<b>Less Variable Expense</b>			
Rent		5,000	60,000
Electricity bill		1,500	18,000
Transportation		5,000	60,000
Salary (self)		5,000	60,000
Salary(staff)		15,000	180,000
Entertainment		500	6,000
Guard		150	1,800
Mobile bill		500	6,000
<b>Total fixed cost (D)</b>		<b>32,650</b>	<b>391,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>34,850</b>	<b>418,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	20	2500	50,000	10	2500	25,000	75,000
Oil	15	1900	28,500	5	1900	9,500	38,000
Biscuits	80	350	28,000	10	350	3,500	31,500
Dall	12	1600	19,200	2	1600	3,200	22,400
Sugar	6	2500	15,000	1	2500	2,500	17,500
Cosmetics	1	50000	50,000	0	0	0	50,000
Cold Drinks	100	500	50,000	0	0	0	50,000
Others	1	21300	29,300	1	16300	16300	45,600
<b>Total</b>	<b>235</b>	<b>80650</b>	<b>270,000</b>	<b>29</b>	<b>25150</b>	<b>60,000</b>	<b>330,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Rice, Oil, Cosmetics, Biscuit, etc	17,000	510,000	6120000	6426000	6747300
<b>Total Sales (A)</b>	17,000	510,000	6120000	6426000	6747300
<b>Less Variable Expense</b>					
Rice, Oil, Cosmetics, Biscuit, etc	14,450	433,500	5202000	5462100	5735205
<b>Total variable Expense (B)</b>	14,450	433,500	5202000	5462100	5735205
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918000</b>	<b>963900</b>	<b>1012095</b>
<b>Less Variable Expense</b>					
Rent		5,000	60,000	60,000	60,000
Electricity bill		1,800	21,600	22,000	22,500
Transportation		5,500	66,000	66,500	67,500
Salary (self)		5,000	60,000	60,000	60,000
Salary(staff)		15,000	180,000	180,000	180,000
Entertainment		500	6,000	6,000	6,000
Guard		150	1,800	1,800	1,800
Mobile bill		600	7,200	7,500	7,800
<b>Total fixed cost (D)</b>		<b>33,550</b>	<b>402,600</b>	<b>403,800</b>	<b>405,600</b>
<b>Net Profit (E)= [C-D]</b>		<b>42,950</b>	<b>515,400</b>	<b>560,100</b>	<b>606,495</b>
Investment Payback			24,000	24,000	24,000



# 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	60,000		
1.2	Net Profit	<b>515,400</b>	<b>560,100</b>	<b>606,495</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		491,400	1,027,500
	<b>Total Cash Inflow</b>	575,400	1,051,500	1,633,995
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	84,000	24,000	24,000
3	<b>Net Cash Surplus</b>	491,400	1,027,500	1,609,995

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 09 Years  
Quality goods & services;  
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  
Political unrest

Pictures







DANU



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Mustard Oil  
Safeeh  
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# FAMILY PICTURE

