

**Proposed NU Business Name: MESURS PADMA ENTERPRISE**



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. KHALEDUL ISLAM</b>
Age	:	10-12-1988 ( 29Years )
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers & 04 Sisters
Address	:	Vill: Sultanpur, P.o- Pansi Para, P.S: Bagha Dist: Rajshahi .
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>MST. PARUL KHATUN</b>
(iii) Father's name	:	<b>MD. YASIN ALI PRANG.</b>
(iv) GB member's info	:	Branch: Durduriya Lalpur, Centre # 37/m(Female) Member ID: 5195/2, Group No: 10 Member since: 16-05-14 (03Years) First loan: BDT – 10,000
Further Information:		Existing Loan: BDT50,000 Outstanding loan: -41,200
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	- Job holder
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01793319550
Brother's Contact No.	:	01739956882
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. PARUL BEGUM** joined Grameen Bank since 03 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>MESURS PADMA ENTERPRISE</b>
Location	:	Khanpur Bazar, Bagha, Rajshahi .
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	40000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; clothes Sale , etc Item.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented .</li><li>▪Agreed grace period is 3 months.</li></ul>

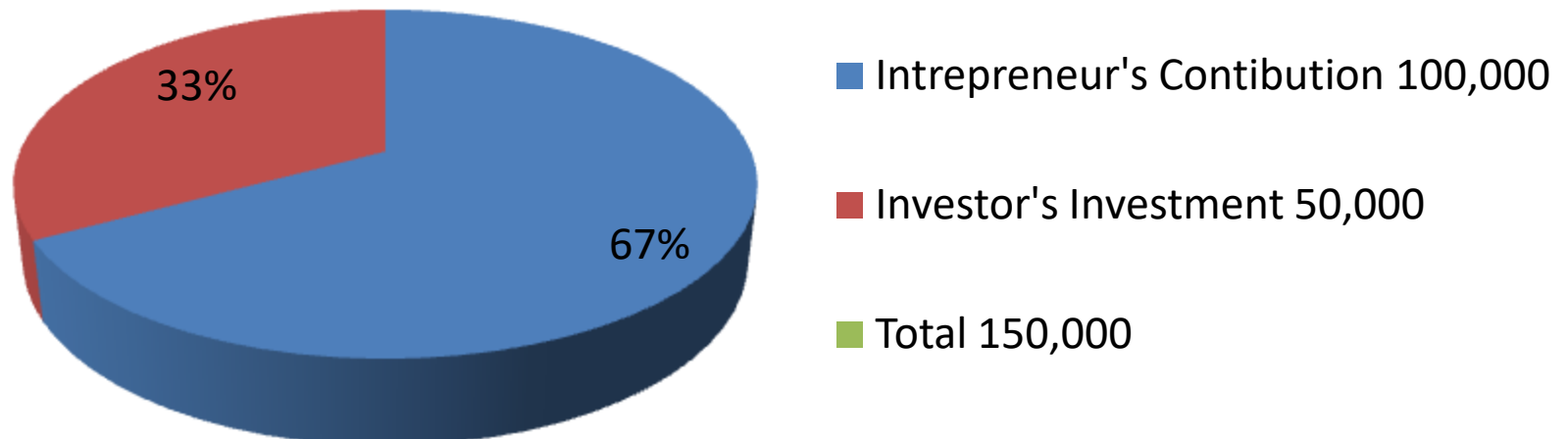
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Clothes Sale	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	4,000	120,000	1,440,000
<b>Less. Variable Expense</b>			
Clothes Sale	3,600	108,000	1,296,000
<b>Total variable Expense (B)</b>	3,600	108,000	1,296,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Rent		600	7200
Electricity Bill		300	3600
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		100	1200
Guard		0	0
Bank Charge		100	1,200
Mobile Bill		200	2,400

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shari	10,000	10,000	20,000
Lungi	10,000	10,000	20,000
Shid Cloth	10,000	10,000	20,000
Pants	10,000	10,000	20,000
Shirt P.	10,000		10,000
Shoes Item	10,000	10,000	20,000
Security of Shop	40,000		40,000
<b>Total</b>	<b>100,000</b>	<b>50,000</b>	<b>150,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Per Unit Sale	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Less. Variable Expense</b>					
Per Unit Sale	4,500	135,000	1,620,000	1,701,000	1,786,050
<b>Total variable Expense (B)</b>	4,500	135,000	1,620,000	1,701,000	1,786,050
<b>Contribution M. (CM) [C=(A-B)]</b>	500	15,000	180,000	189,000	198,450
<b>Less. Fixed Expense</b>					
Rent		600	7200	7300	7500
Electricity Bill		300	3600	3800	4000
Transportation		1,000	12,000	13,000	14,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		100	1200	1,300	1,400
Guard		0	0	0	0
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	2,600



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>104,400</b>	<b>111,800</b>	<b>119,550</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		<b>84,400</b>	176,200
	<b>Total Cash Inflow</b>	<b>154,400</b>	<b>196,200</b>	<b>295,750</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>84,400</b>	<b>176,200</b>	<b>275,750</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 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











# Family picture

