

MAHFUZA ENTERPRISE



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Project verified by: Md Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAIDUL ISLAM SHIMUL
Age	:	04-01-1989 (26 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Bharardee P.O: Kachkura P.S: Uttarkhan 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	:	MAHFUJA SHIRIN
(iii) Father's name	:	MD NURUDDIN
(iv) GB member's info	:	Branch: Dokshinkhan, Centre # 50 (Female), Member ID: 5551, Group No: 09 Member since: 31-07-1994 (21Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 85,000 Outstanding loan: BDT 20,000
(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	:	Eleven years experience in running business. He worked in a workshop for two years.
Other Own/Family Sources of Income	:	Father's income (Service & Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01670-080464
Father Contact No.	:	01915-225359
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mahfuja Shirin is a member of Grameen Bank since 21 years. At first she took 5,000 taka loan from Grameen Bank. Mahfuja Shirin gradually took loan from GB. Utilize loan in Agriculture and home development. She made two tin shed house.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHFUZA ENTERPRISE
Location	:	Kachkura bazar, Dokshinkhan, Dhaka
Total Investment in BDT	:	BDT 5,00,000
Financing	:	Self BDT 3,00,000 (from existing business) 60% Required Investment BDT 2,00,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	10,000 Taka
Implementation	:	<ul style="list-style-type: none">▪Retailer of L.P Gas Cylinder & Electric goods.▪Every day 3 cylinder gas are selling.▪Purchase of cylinder Gas is BDT 1,400 and selling at BDT1,500.▪10 pcs Cylinder with gas are selling in a month.▪Purchase of Cylinder with gas is BDT3,200 and selling at BDT 3,500.▪One gas burner is selling in a day.▪Purchase price of Gas burner is BDT 2,000 and selling at BDT 2,200.▪Average 20% gain on electric goods sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Nobabpur and Tongi.▪Agreed grace period is 4 months.

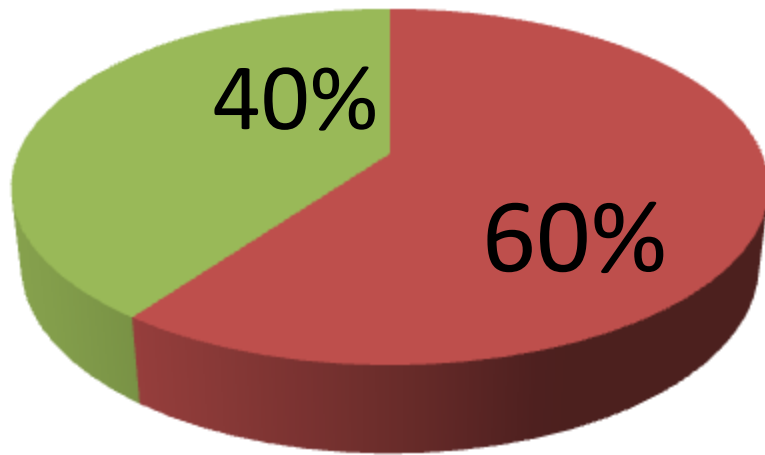
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Gas (3 x 1,500 x 30)	135,000	1,620,000
Cylinder with gas (10 x 3,500)	35,000	420,000
Burner (2,200 x 30)	66,000	792,000
Compressor (2 x 4500)	9,000	108,000
Electric goods (500 x 30)	15,000	180,000
Fridge Repairing	4,500	54,000
Total Sales (A)	264,500	3,174,000
Less. Variable Expense		
Gas (3 x 1,400 x 30)	126,000	1,512,000
Cylinder with gas (10 x 3,200)	32,000	384,000
Burner (2,000 x 30)	60,000	720,000
Compressor (2 x 4,000)	8,000	96,000
Electric goods (400 x 30)	12,000	144,000
Total variable Expense (B)	238,000	2,856,000
Contribution Margin (CM) [C=(A-B)]	26,500	318,000
Less. Fixed Expense		
Rent	1,500	18,000
Electricity Bill	700	8,400
Generator bill	100	1,200
Mobile Bill	300	3,600
Transportation	2,000	24,000
Salary (self)	8,000	96,000
Salary (staff)	5,000	60,000
Entertainment	500	6,000
Guard	50	600
Total fixed Cost (D)	18,150	217,800
Net Profit (E) [C-D]	8,350	100,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Gas Cylinder, Gas Burner, Hitter, Electric switch, Cable, Compressor etc	2,00,000	2,00,000	4,00,000
Security	1,00,000	-	1,00,000
Total	3,00,000	2,00,000	5,00,000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 200,000
- Total 500,000

Financial Projection (BDT)				
Particular	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)				
Gas (5 x 1,500 x 30)	225,000	2,700,000	2,835,000	2,976,750
Cylinder with gas (15 x 3,500)	52,500	630,000	661,500	694,575
Burner (2,200 x 45)	99,000	1,188,000	1,247,400	1,309,770
Compressor (2 x 4500)	9,000	108,000	113,400	119,070
Electric goods (1,000 x 30)	30,000	360,000	378,000	396,900
Fridge Repairing	4,500	54,000	56,700	59,535
Total Sales (A)	420,000	5,040,000	5,292,000	5,556,600
Less. Variable Expense				
Gas (5 x 1,400 x 30)	210,000	2,520,000	2,646,000	2,778,300
Cylinder with gas (15 x 3,200)	48,000	576,000	604,800	635,040
Burner (2,000 x 45)	90,000	1,080,000	1,134,000	1,190,700
Compressor (2 x 4,000)	8,000	96,000	100,800	105,840
Electric goods (800 x 30)	24,000	288,000	302,400	317,520
Total variable Expense (B)	380,000	4,560,000	4,788,000	5,027,400
Contribution Margin (CM) [C=(A-B)]	40,000	480,000	504,000	529,200
Less. Fixed Expense				
Rent	1,500	18,000	18,000	18,000
Electricity Bill	700	8,400	9,400	10,400
Generator bill	100	1,200	1,500	1,800
Mobile bill & SMS Monitoring	550	6,600	7,000	7,500
Transportation	3,000	36,000	38,000	40,000
Salary (self)	10,000	120,000	120,000	120,000
Salary (staff)	5,500	66,000	66,000	66,000
Entertainment	700	8,400	9,000	9,500
Guard bill	50	600	800	1,000
Total Fixed Cost	22,100	265,200	269,700	274,200
Net Profit (E) [C-D]	17,900	214,800	234,300	255,000
Investment Payback		80,000	80,000	80,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	214,800	234,300	255,000
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		134,800	289,100
	Total Cash Inflow	414,800	369,100	544,100
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	134,800	289,100	464,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:00
Experience & Skill : 03 Years
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
Local competitors;

Pictures



Man behind the counter

NG
SUPERMAN
LPG

12.50 KG GAS
PROPANE

TOTAL
12 kg LPG



2-41

SUPERMAN

Portable Single Burner Gas Cooker

**SINGLE AUTO
LPG STOVE**

**SINGLE AUTO
LPG STOVE**

12.8

STOVE

12 kg













Man in a grey and black polo shirt and light blue jeans.

Roll of white tape.

Yellow gas cylinder with text: "PETREGAS"

Red gas cylinder with text: "PETREGAS"

Yellow gas cylinder with text: "PETREGAS"

Red gas cylinder with text: "PETREGAS"

Red gas cylinder with text: "PETREGAS"

Red gas cylinder with text: "PETREGAS"

Red gas cylinder with text: "PETREGAS"

Orange gas cylinder with text: "TOTALGAS 12 M³ LP GAS"

Red gas cylinder with text: "PETREGAS"

Red gas cylinder with text: "PETREGAS"

Red gas cylinder with text: "PETREGAS"

Red gas cylinder with text: "PETREGAS"

Red gas cylinder with text: "PETREGAS"

Red gas cylinder with text: "PETREGAS"





FAMILY PICTURE

