

M S SHUMA ENTERPRISE



Project identification and prepared by: Sirajul Islam, Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AFZAL HOSAIN
Age	:	26-07-1983 (32 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers & 1 Sister
Present Address	:	Vill: Chinamura P.O: Chinamura P.S: Kalihati Dist: Tangail
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. SALEHA BEGUM
(iii) Father's name	:	MD ABDUL HAI
(iv) GB member's info	:	Branch: Elenga Kalihati, Centre # 03 (Male), Member ID: 1647, Group No: 05 Member since: 23-05-1996 (19 Years) First loan: 2,500 taka.
Further Information:	:	Existing loan: BDT 10,000 Outstanding loan: BDT 7,360
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(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	:	Ten years experience in running business. He worked in a workshop for four years.
Other Own/Family Sources of Income	:	Father's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-761409
Father Contact No.	:	01622-194239
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamorkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Saleha Begum is a member of Grameen Bank since 19 years. At first she took 2,500 taka loan from Grameen Bank. Most. Saleha Begum gradually took loan from GB. Utilize loan in Agriculture. He made a house and purchase 22 decimal land. Existing 3 cows.

Proposed Nobin Udyokta Business Info

Business Name	:	M S SHUMA ENTERPRISE
Location	:	Bolla Road, Elenga, Tangail
Total Investment in BDT	:	2,50,000 taka
Financing	:	Self BDT 1,50,000 (from existing business) 60% Required Investment BDT 1,00,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of Steel Window Grill, Collapsible Gate, Steel Door, Rack, Window etc.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing two employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Elenga, Tangail.▪Agreed grace period is 4 months.

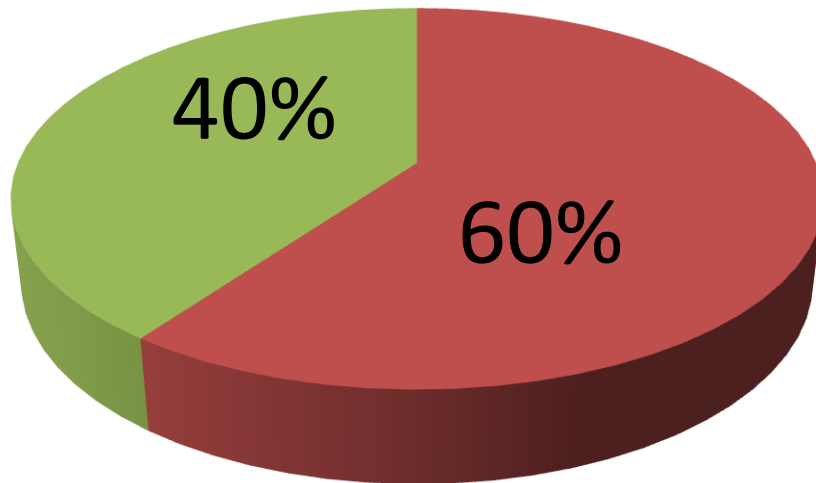
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Steel, Window Grill, Collapsible Gate, Steel Door, Rack etc	2,700	81,000	972,000
Total Sales (A)	2,700	81,000	972,000
Less. Variable Expense			
Steel, Window Grill, Collapsible Gate, Steel Door, Rack etc	1,890	56,700	680,400
Total variable Expense (B)	1,890	56,700	680,400
Contribution Margin (CM) [C=(A-B)]	810	24,300	291,600
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		1,000	12,000
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		7,000	84,000
Entertainment		300	3,600
Total fixed Cost (D)		15,600	187,200
Net Profit (E) [C-D]		8,700	104,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Steel, Window Grill, Collapsible Gate, Steel Door, Rack etc	40,000	-	40,000
Welding Machine	15,000	-	15,000
Squire bar, Jed bar, Flat bar etc	25,000	1,00,000	1,25,000
Security	70,000	-	70,000
Total	1,50,000	1,00,000	2,50,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Steel, Window Grill, Collapsible Gate, Steel Door, Rack etc	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Steel, Window Grill, Collapsible Gate, Steel Door, Rack etc	3,150	94,500	1,134,000	1,190,700	1,250,235
Total variable Expense (B)	3,150	94,500	1,134,000	1,190,700	1,250,235
Contribution Margin (CM) [C=(A-B)	1,350	40,500	486,000	510,300	535,815
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		1,550	18,600	19,500	20,500
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		800	9,600	11,600	13,600
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		10,500	126,000	126,000	126,000
Entertainment		400	4,800	5,500	6,000
Non Cash Item					
Depreciation		250	3,000	3,000	3,000
Total Fixed Cost		23,550	282,600	286,600	290,600
Net Profit (E) [C-D)		16,950	203,400	223,700	245,215
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	203,400	223,700	245,215
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		166,400	353,100
	Total Cash Inflow	306,400	393,100	601,315
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	166,400	353,100	561,315

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 10 Years
Quality goods;
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





















FAMILY PICTURE

