

## Proposed NU Business Name: **M/S PREEMA ENTERPRISE**



Project identification and prepared by: Md. Kajem Uddin,  
Bashon Unit, Gazipur

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>MD HAFIJUR RAHMAN MASUM</b>
Age	:	22-03-1990 ( 25 Years)
Education, till to date	:	BBA
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Sisters
Address	:	Vill: Tek kathura P.O: Salna bazaar, P.S: Gazipur sadar Dist: Gazipur
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>NASRIN AKTER</b>
(iii) Father's name	:	<b>MD SAIFUDDIN</b>
(iv) GB member's info	:	Branch: Bashon Gazipur , Centre # 43 (Female), Member ID: 2981/1, Group No: 01 Member since: 03-05-2005 (10 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 25,000 Outstanding loan: BDT 22,125
(v) Who pays GB loan installment	:	Mother
(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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01927-383900
Mother Contact No.	:	01712-400425
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Nasrin Akter is a member of Grameen Bank since 10 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S PREEMA ENTERPRISE</b>
Location	:	Salna Bazaar, Gazipur
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)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Bag, Powder, Perfume, Soap, Saving foam, Lotion, Shampoo, Hair oil, Doll, Money bag, Umbrella, Ornaments, Mirror etc.</li><li>▪Average 16 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Chalkbazaar, Dhaka, Joydebpur, Gazipur.</li><li>▪Agreed grace period is 4 months.</li></ul>

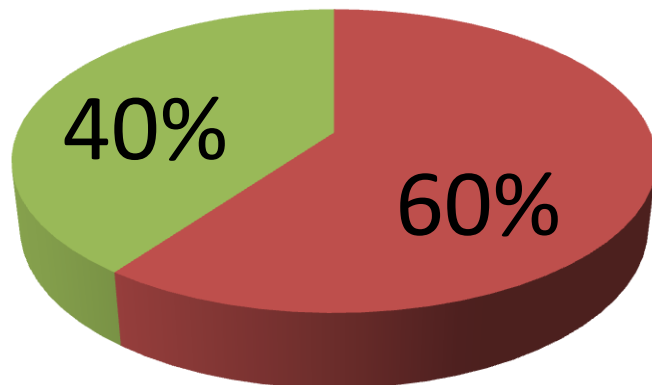
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Powder, Perfume, Soap, Saving foam, Lotion, Shampoo, Hair oil, Mobile phone battery, charger, headphone, Memory card etc	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>			
Powder, Perfume, Soap, Saving foam, Lotion, Shampoo, Hair oil, Mobile phone battery, charger, headphone, Memory card etc	4,200	126,000	1,512,000
<b>Total variable Expense (B)</b>	<b>4,200</b>	<b>126,000</b>	<b>1,512,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Fixed Expense</b>			
Rent		6,000	72,000
Electricity Bill		400	4,800
Generator bill		200	2,400
Mobile Bill		300	3,600
Transportation		400	4,800
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Guard		250	3,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>15,850</b>	<b>190,200</b>
<b>Net Profit (E) [C-D]</b>		<b>8,150</b>	<b>97,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bag, Powder, Perfume, Soap, Saving foam, Lotion, Shampoo, Hair oil, Doll, Money bag, Umbrella, Ornaments, Mirror etc	2,00,000	-	2,00,000
School and Travelling bag	-	50,000	50,000
Cosmetics	-	70,000	70,000
City Gold	-	50,000	50,000
Others	-	30,000	30,000
Security	1,00,000	-	1,00,000
<b>Total</b>	<b>3,00,000</b>	<b>2,00,000</b>	<b>5,00,000</b>

## Source of Finance



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

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Powder, Perfume, Soap, Saving foam, Lotion, Shampoo, Hair oil, Mobile phone battery, charger, headphone, Memory card etc	8,000	240,000	2,880,000	3,024,000	3,175,200
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Less. Variable Expense</b>					
Powder, Perfume, Soap, Saving foam, Lotion, Shampoo, Hair oil, Mobile phone battery, charger, headphone, Memory card etc	6,720	201,600	2,419,200	2,540,160	2,667,168
<b>Total variable Expense (B)</b>	<b>6,720</b>	<b>201,600</b>	<b>2,419,200</b>	<b>2,540,160</b>	<b>2,667,168</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,280</b>	<b>38,400</b>	<b>460,800</b>	<b>483,840</b>	<b>508,032</b>
<b>Less. Fixed Expense</b>					
Rent		6,000	72,000	72,000	72,000
Electricity Bill		400	4,800	5,200	6,000
Generator bill		200	2,400	2,800	3,200
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		700	8,400	10,000	12,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		7,000	84,000	84,000	84,000
Entertainment		300	3,600	4,000	4,500
Guard		250	3,000	3,500	4,000
<b>Total Fixed Cost</b>		<b>21,400</b>	<b>256,800</b>	<b>260,500</b>	<b>265,200</b>
<b>Net Profit (E) [C-D]</b>		<b>17,000</b>	<b>204,000</b>	<b>223,340</b>	<b>242,832</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



# 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	200,000		
1.2	Net Profit	204,000	223,340	242,832
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		124,000	267,340
	<b>Total Cash Inflow</b>	<b>404,000</b>	<b>347,340</b>	<b>510,172</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>124,000</b>	<b>267,340</b>	<b>430,172</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 04 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









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# FAMILY PICTURE

