

Proposed NU Business Name: **M/S MAA CONSTRUCTION**



Project identification and prepared by: Ishak chambugong
Dakshinkhan Unit, Dhaka
Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ANAMUL HAQUE
Age	:	31-12-1991 (25 Years)
Education, till to date	:	B.A (Hon's)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	03 Brothers
Address	:	Vill: Sonarkula P.O Dakshinkhan, P.S: Dakshinkhan, 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	:	MOMTAZ BEGUM
(iii) Father's name	:	MAHABUBUR RAHMAN
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 7 (Female), Member ID: 5283/2, Group No: 07 Member since: 24-11-2009 (07 Years) First loan: BDT 10,000 /- Outstanding loan: 80,000/-
Further Information:		
(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	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01674-088935
Family's Contact No.	:	01736-619473
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMTAZ BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MAA CONSTRUCTION
Location	:	Kanchkura, Uttarkhan, Dhaka-1230
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 200,000/- (from existing business) 57% Required Investment BDT 150,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 22 ft= 440 square ft
Security of the shop	:	BDT 150,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cement , rod, vantilator, bricks, balli,etc.▪Average 05% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from kosaibari , Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

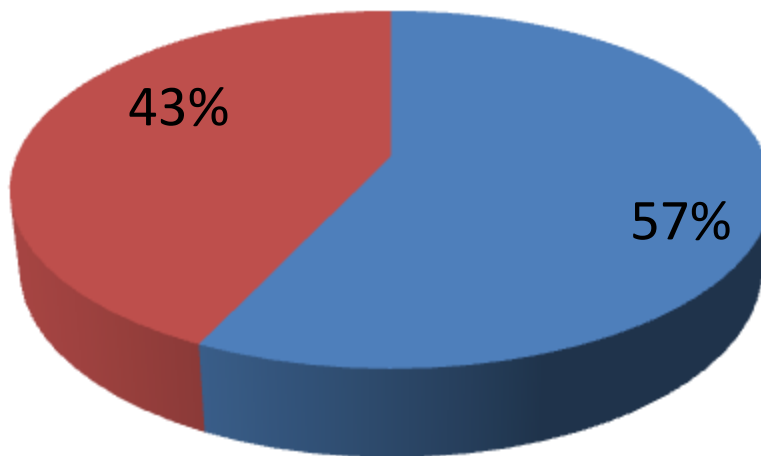
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pillar, Cement Bowl & Cement seller etc.	14,000	420,000	5,040,000
Total Sales (A)	14,000	420,000	5,040,000
Less. Variable Expense			
Pillar, Cement Bowl & Cement etc.	13,300	399,000	4,788,000
Total variable Expense (B)	13,300	399,000	4,788,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		600	7,200
Mobile Bill		500	6,000
Entertainment		300	3,600
Salary (sttaf)		6000	72,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		14,400	172,800
Net Profit (E) [C-D]		6,600	79,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
cement	10,500	25,000	35,500
Ventilator	10,000	75,000	85,000
Rod	123,000	25,000	148,000
Rod Bangla	20,000	25,000	45,000
Brick	30,000	0	30,000
Bali	6,500	0	6,500
Total	200,000	150,000	350,000

Source of Finance

■ Entrepreneur's contibution 200,000 ■ Investor's Investment 150,000 ■ Total 350,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Pillar, Cement Bowl & Cement seller etc.	18,000	540,000	6,480,000	6,804,000	7,144,200
Total Sales (A)	18,000	540,000	6,480,000	6,804,000	7,144,200
Less. Variable Expense					
Pillar, Cement Bowl & Cement etc.	17,100	513,000	6,156,000	6,463,800	6,786,990
Total variable Expense (B)	17,100	513,000	6,156,000	6,463,800	6,786,990
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		600	7,200	7,800	8,200
Mobile Bill		500	6,000	6,000	6,000
Entertainment		300	3,600	3,600	3,600
Salary (sttaf)		6,000	72,000	72,000	72,000
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		14,400	172,800	173,400	173,800
Net Profit (E) [C-D)		12,600	151,200	166,800	183,410
Investment Payback			60,000	60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	151,200	166,800	183,410
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		91,200	198,000
	Total Cash Inflow	301,200	258,000	381,410
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	91,200	198,000	321,410

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 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

Pictures



ন্যা, সৃষ্টির লক্ষ্যে







র লক্ষ্যে

শাহ
করি

শাহ
সিকি
জন্ম, সৃষ্টি

FAMILY PICTURE

