Proposed NU Business Name: SHEIKH ENTERPRISE



Project identification and prepared by: Md Shahidul Islam Bagha, Rajshahi Unit

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta						
Name	:	ASIFUL ALAM				
Age	:	27-11-1996 (20 <i>Years</i>)				
Education, till to date	:	Honors (2 nd Year)				
Marital status	:	Unmarried				
Children	:	NA				
No. of siblings:	:	02 Brothers & 01 Sisters				
Address	:	Vill: Charghat, P.O: Charghat, P.S: Charghat, Dist: Rajshahi.				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father LATIFA BEGUM MD NOBI ALAM Branch: Charghat, Centre # 12 (Female), Member ID: 2064/2, Group No: 03 Member since: 15-5-1998 (18 Years) First loan: BDT 5000 Taka.				
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 30000 , Outstanding loan: 251,420/- Father No No No				

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)		None
Business Experiences and		12 years experience in running business. 10 Years in own business
Training Info	:	He has no training.
Other Own/Family Sources of Income	••	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-995306
Family's Contact No.	:	01714-058522
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

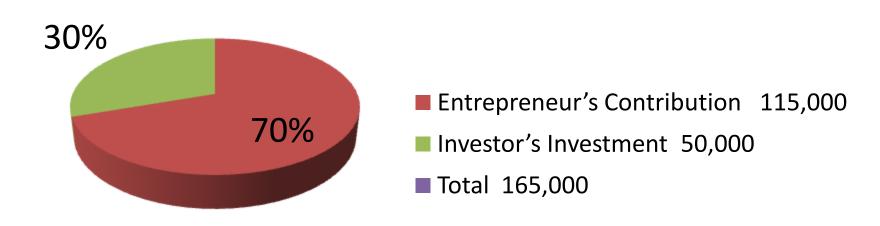
LATIFA BEGUM Joined Grameen Bank Since 18 Years Ago. At First She Took 5000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info					
Business Name	:	SHEIKH ENTERPRISE			
Location	:	Charghat Bazaar, Rajshahi			
Total Investment in BDT	:	BDT 165,000			
Financing	:	Self BDT 115,000 (from existing business) 70% Required Investment BDT 50,000 (as equity) 30%			
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.			
Proposed Salary	:	BDT 5,000 Taka.			
Size of shop	:	10 ft x 10 ft= 100 Square ft			
\Implementation	:	 The business is planned to be scaled up by investment in existing goods like; computer service etc. Average 20 % gain on sale & 50% gain on service. The business is operating by entrepreneur. Existing no Employees. The shop is rented. Collects goods from Rajshahi. Agreed grace period is 3 months. 			

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Servicing	400	12,000	144,000			
Total Sales (A)	400	12,000	144,000			
Less. Variable Expense						
Servicing	80	2,400	28,800			
Total variable Expense (B)	80	2,400	28,800			
Contribution Margin (CM) [C=(A-B)	320	9,600	115,200			
Less. Fixed Expense						
Rent		1,000	12,000			
Electricity Bill		600	7,200			
Mobile Bill		500	6,000			
Salary (self)		4,000	48,000			
Entertainment		100	1,200			
Guard		100	1,200			
Total fixed Cost (D)		6,300	75,600			
Net Profit (E) [C-D)		3,300	39,600			

Investment Breakdown							
	Exis	ting	Proposed				
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Computer	2	40000	80,000	0	0	0	80,000
Scanner& Pritner	2	7500	15,000	0	0	0	15,000
Security	1	20000	20,000	0	0	0	20,000
Printer	0	0	0	1	15000	15,000	15,000
Stationery Item	0	0	0	1	35000	35,000	35,000
Total	5		115,000	2		50,000	165,000

Source of Finance



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)						
Stationery	500	15,000	180,000	189,000	198,450	
Servicing	500	15,000	180,000	189,000	198,450	
Total Sales (A)	1,000	30,000	360,000	378,000	396,900	
Less. Variable Expense						
Stationery	400	12,000	144,000	151,200	158,760	
Servicing	100	3,000	36,000	37,800	39,690	
Total variable Expense (B)	500	15,000	180,000	189,000	198,450	
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000	189,000	198,450	
Less. Fixed Expense						
Rent		1,000	12,000	12,000	12,000	
Electricity Bill		600	7,200	8,000	8,500	
Mobile Bill		600	7,200	8,000	8,500	
Salary (self)		4,000	48,000	48,000	48,000	
Entertainment		100	1,200	1,200	1,200	
Guard		100	1,200	1,500	1,800	
Total Fixed Cost		6,400	76,800	78,700	80,000	
Net Profit (E) [C-D)		8,600	103,200	110,300	118,450	
Investment Payback			20,000	20,000	20,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
	Investment Infusion by			
1.1	Investor	50,000		
1.2	Net Profit	103,200	110,300	118,450
1.3	Depreciation (Non cash item)		-	-
	Opening Balance of Cash			
1.4	Surplus		83,200	173,500
	Total Cash Inflow	153,200	193,500	291,950
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
	Investment Pay Back			
2.3	(Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	83,200	173,500	271,950

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 12 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

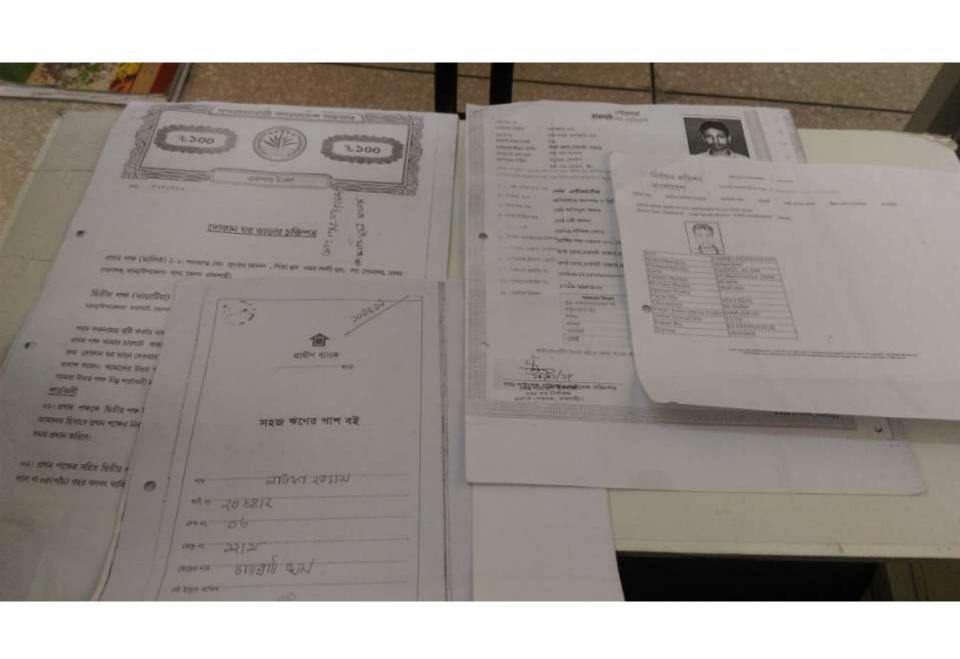












FAMILY PICTURE

