

Proposed NU Business Name: **Nayem Enterprise**



Project identification and prepared By Md. Sahadat Hossain
Dhonbari, Tangail

Project verified by: Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Muktar Hossain
Age	:	006/06/1983(34ears)
Education, till to date	:	
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	5 brothers,1 Sister
Address	:	Vill:Chalash Modhho Para P.O : DhonBari, P.S: Dhon Bari 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	:	Mst. Amena Begum
(iii) Father's name	:	Late Md. Abdul Kuddus
(iv) GB member's info	:	Branch :Paske, Centre #77/(Female), Member ID: 6544, Group No:8 Member since:2003-1013(10years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan:
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	5 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.		01917228749
Mother's Contact No.	:	01920390159
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd, Dhonbari.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ms. Amena Begum joined Grameen Bank since 13 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: Nayem Enterprise
Location	:	College Masjid Road,Dhonbari
Total Investment in BDT	:	BDT 560,000/-
Financing	:	Self BDT 480000/-(from existing business)86% Required Investment BDT 80,000/-(as equity)14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 15ft=225square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Stationary items.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is Owned▪Collects goods from Dhaka▪Agreed grace period is 3 months.

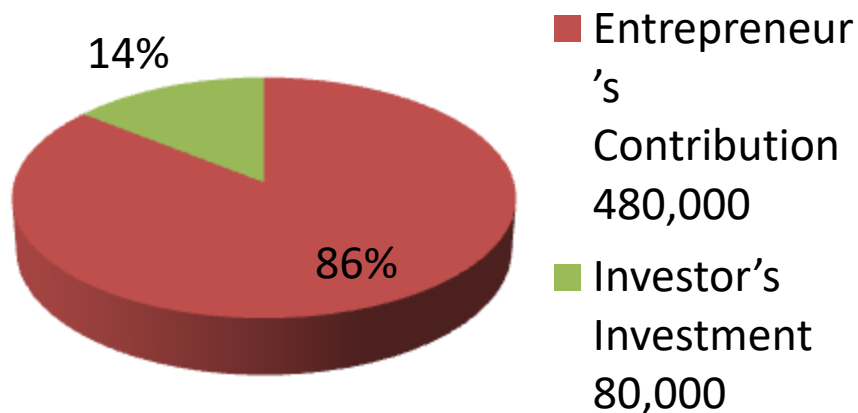
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Furniture Item		35000	420000
Total Sales (A)		35000	420000
Less. Variable Expense			
Furniture Item		10500	126000
Total variable Expense (B)		10500	126000
Contribution Margin (CM) [C=(A-B)]		24500	294000
Less. Fixed Expense			0
Rent		2000	
Electric Bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)			0
Guard		100	1200
Entertainment		300	3600
Generator		100	1200
Mobile		200	2400
Total fixed Cost (D)		8700	104400
Net Profit (E) [C-D]		15800	189600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
RFI Table	20	4000	80000	10	4000	40000	120000
RFL Self	25	4000	100000	10	4000	40000	140000
RFL chair	50	400	20000				20000
RFL Balti	400	200	80000				80000
Security			10000				10000
Others			10000				10000
Total			480000			80000	560000

Source of Finance



Revenue (sales)			0	0	
Pan Item		40000	480000	504000	529200
Total Sales (A)		40000	480000	504000	529200
Less. Variable Expense					
Pan Item	0	12000	144000	151200	158760
Total variable Expense (B)	0	12000	144000	151200	158760
Contribution Margin (CM) [C=(A-B)]	0	28000	336000	352800	370440
Less. Fixed Expense					
Rent					
Electric Bill		2000	24000	25200	25200
Transportation		800	9600	10080	10080
Salary (self)		5000	60000	63000	63000
Salary(staff)			0	0	0
Guard		300	3600	3780	3780
Generator		300	3600	3780	3780
Entertainment		500	6000	6300	6300
Mobile		500	6000	6300	6300
Total fixed Expenses		9400	112800	118440	118440
Net Profit (E) [C-D]		18600	223200	234360	252000
			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	
1	Cash Inflow			
1.1	Investment Infusion by Investor	80000		
1.2	Net Profit	223200	234360	252000
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		191200	393560
	Total Cash Inflow	303200	425560	
2	Cash Outflow			
2.1	Purchase of Product	80000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
3	Total Cash Outflow	112000	32000	32000
	Net Surplus	191200	393560	261560

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :5 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















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FAMILY PICTURE

