

Proposed NU Business Name: **SHAHA SHER ALI ENTERPRISE**



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Keranigonj Unit, Dhaka

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KHOKON
Age	:	01-01-1983 (34 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Joinpur, P.O: Ruhitpur, P.S: Keranigonj, 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	:	TASLIMA BEGUM
(iii) Father's name	:	KHORSHED ALI
(iv) GB member's info	:	Branch: Ruhitpur Keranigonj, Centre # 52 (Female), Member ID: 7114/2, Group No: 06 Member since: 01-01-2011 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 5,000, Outstanding loan: BDT -
(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	:	01 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01775-334286
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kerangionj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TASLIMA BEGUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAHA SHER ALI ENTERPRISE
Location	:	Kharakali Bazaar, Keranigonj, Dhaka
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 250,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 30 ft= 900 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Door, Chair, Fan etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Dhaka, Islampur.▪The shop is rented.▪Agreed grace period is 3 months.

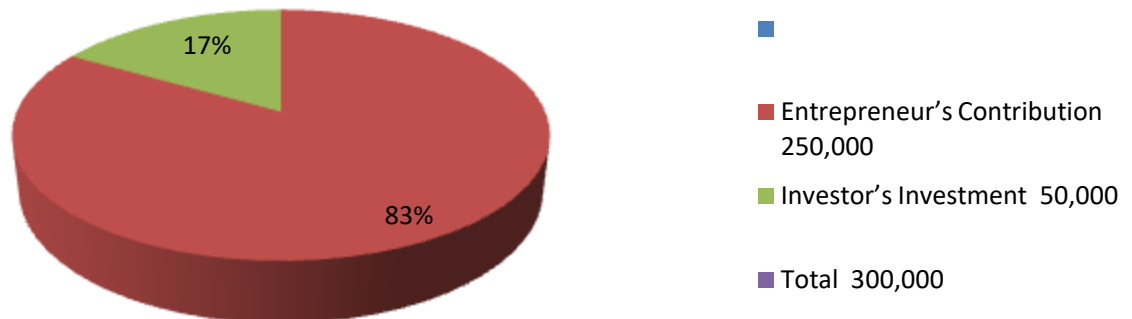
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Door, Chair etc	90,000	1,080,000
Flexi-load	1,620	19,440
Bkash	2,400	28,800
Total Sales (A)	94,020	1,128,240
Less. Variable Expense		
Door, Chair etc	76,500	918,000
Total variable Expense (B)	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	17,520	210,240
Less. Fixed Expense		
Electricity Bill	200	2,400
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Guard	250	3,000
Transportation	1,000	12,000
Entertainment	200	2,400
Rent	4,000	48,000
Total fixed Cost (D)	10,850	130,200
Net Profit (E) [C-D]	6,670	80,040

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Door	30	2000	60,000	25	2000	50,000	110,000
Chair	200	300	60,000	0	0	0	60,000
Silver item	1	20000	20,000				20,000
Fan	20	1500	30,000	0	0	0	30,000
Plastic Item	1	20000	20,000	0	0	0	20,000
Bkash	1	50000	50,000	0	0	0	50,000
Flexi	1	10000	10,000	0	0	0	10,000
Total	254		250,000	26		50,000	300,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Door, Chair etc	125,000	1,500,000	1,575,000	1,653,750
Flexi-load	1,620	19,440	20,412	21,433
Bkash	2,400	28,800	30,240	31,752
Total Sales (A)	129,020	1,548,240	1,625,652	1,706,935
Less. Variable Expense				
Door, Chair etc	106,250	1,275,000	1,338,750	1,405,688
Total variable Expense (B)	106,250	1,275,000	1,338,750	1,405,688
Contribution Margin (CM) [C=(A-B)]	22,770	273,240	286,902	301,247
Less. Fixed Expense				
Electricity Bill	200	2,400	3,000	3,500
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Guard	250	3,000	4,000	4,000
Transportation	1,300	15,600	17,500	19,500
Entertainment	200	2,400	3,000	3,500
Rent	4,000	48,000	48,000	48,000
Total Fixed Cost	11,250	135,000	139,500	143,000
Net Profit (E) [C-D]	11,520	138,240	147,402	158,247
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	138,240	147,402	158,247
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		118,240	245,642
	Total Cash Inflow	188,240	265,642	403,889
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	118,240	245,642	383,889

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 01 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







SOMETHING
BETTER





FAMILY PICTURE

