

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



Project identification and prepared by: Md. Sahabuddin,  
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



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

Name	:	<b>MD. MAMUNUR RASHID</b>
Age	:	23-1988 (28 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brother, 02 Sister
Address	:	Vill: Maria, P.O: Maria, P.S: Bagmara , Dist: Rajshahi
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>MST. BEDENA BIBI</b>
(iii) Father's name	:	<b>MD. ASADUZMMAN (SHAHEB)</b>
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 69 (Female), Member ID: 7273/1, Group No: 02 Member since: 13-01-2014 (3Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 35,000 Outstanding loan: 28,780/=
(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	:	09 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-171874
Mother's Contact No.	:	01763-102637
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. BEDENA BIBI** joined Grameen Bank since 3 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S SIAM ENTERPRISE</b>
Location	:	Hatgangopara,Bagmara,Rajshahi
Total Investment in BDT	:	BDT 65,000/-
Financing	:	Self BDT 15,000/-(from existing business) 24% Required Investment BDT 50,000(as equity) 76%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 15 ft = 225 sft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing; Electric item etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 01 employees. After getting equity fund no employee will be appointed.</li><li>▪The shop is Rent</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

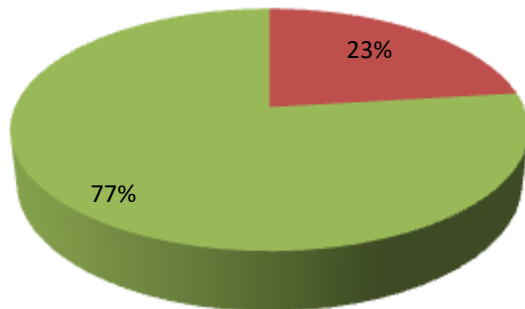
## Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)	500	15,000	1,80,000
Sstudio,Computer From Income	500	15,000	1,80,000
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>
<b>Less. Variable Expense</b>			
Electronics Item	350	10,500	1,26,000
<b>Total variable Expense (B)</b>	<b>125</b>	<b>3,750</b>	<b>45,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>625</b>	<b>18,750</b>	<b>2,25,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		700	8,400
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Salary (staff)		2,000	24,000
Guard			
Transportation		500	6,000
Entertainment		400	4,800
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>10,000</b>	<b>1,20,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,750</b>	<b>1,05,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile Battery	20	220	4,400	50	220	11,000	15,400
Mobile Charger	30	70	2,100	50	70	3,500	5,600
Headphone	10	60	600	50	50	2,500	3,100
Skin Paper	50	50	2,500	50	50	2,500	5,000
Casing	50	20	1,000	-	-	-	1,000
Memoricard	5	200	1,000	-	-	-	1,000
Others Item	-	-	3,400	-	-	500	3,900
Computer				1	30000	30,000	30,000
<b>Total</b>	<b>165</b>		<b>15,000</b>	<b>201</b>		<b>50,000</b>	<b>65,000</b>

## Source of Finance



- Entrepreneur's Contribution 15,000
- Investor's Investment 50,000
- Total 65,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
<b>Electronics Item</b>	1,500	45,000	5,40,000	5,68,000	5,96,350
<b>Sstudio,Computer From Income</b>	600	18,000	2,16,000	2,26,800	2,38,140
<b>Total Sales (A)</b>	1,500	45,000	5,40,000	5,68,000	5,96,350
<b>Less. Variable Expense</b>					
<b>Electronics Item</b>	1,125	33,750	4,05,000	4,25,250	4,46,512
<b>Total variable Expense (B)</b>	1,125	33,750	4,05,000	4,25,250	4,46,512
<b>Contribution Margin (CM) [C=(A-B)]</b>	975	29,250	3,51,000	3,68,550	3,86,977
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		1,000	12,000	13,000	15,000
Mobile Bill		500	6,000	6,500	7,000
Salary (Staff)		2,000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,000	12,000	13,000	15,000
Entertainment		500	6,000	6,500	7,000
Guard Bill					
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>11,100</b>	<b>1,33,200</b>	<b>1,36,200</b>	<b>1,41,200</b>
<b>Net Profit (E) [C-D]</b>		<b>18,150</b>	<b>2,17,800</b>	<b>2,32,350</b>	<b>2,45,777</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	2,17,800	2,32,350	2,45,777
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,97,800	4,10,150
	<b>Total Cash Inflow</b>	<b>2,67,800</b>	<b>4,30,150</b>	<b>6,55,927</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,97,800</b>	<b>4,10,150</b>	<b>6,35,927</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 9 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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১৯৫৬ সালের ১১ নভেম্বর











शुद्ध & स्वच्छता का  
सर्वोच्च मानक & स्वास्थ्य  
सिद्धांत का प्रतीक

कृति ३

कृति ४

Intel Chip  
Based on performance  
Ultra Durable

# FAMILY PICTURE

