

Proposed NU Business Name: **M/S AMINUR ENTERPRISE**

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Project verified by: Md.Mizanur Rahaman patory



Brief Bio of The Proposed Nobin Udyokta

Name	:	AMINUR
Age	:	27-03-1986 (31 Years)
Education, till to date	:	Class- Eight
Marital status	:	Married
Children	:	0 1Son 02 Daughters
No. of siblings:	:	0Brothers 0 Sister,
Address	:	Vill:Goria, P.O: Kucti, P.S: Kalihati, 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	:	AMIRON
(iii) Father's name	:	KITABALI
(iv) GB member's info	:	Branch: Palima,Kalihati, Centre # 17 (Female), Member ID: 1933, Group No: 02 Member since:12-0-1979(38Years) First loan: BDT 5,000
Further Information:		Existing Loan: 5,00,000 /-, Outstanding loan: 4.45,000/--
(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	:	12 years experience in running business.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-303999
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMIRON joined Grameen Bank since 38 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

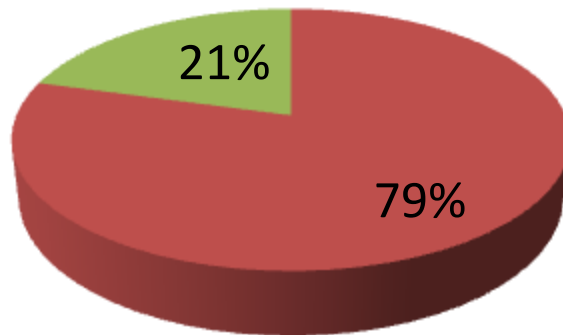
Business Name	:	M/S AMINUR ENTERPRISE
Location	:	Palima Bazar,Kalihati,Elenga,Tangail
Total Investment in BDT	:	BDT 14,50,000/-
Financing	:	Self BDT 11,50,000/-(from existing business) 79% Required Investment BDT 3,00,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 18 ft= 540 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a Shop like as home - craft .▪Average 40% gain on sales.▪The business is operating by entrepreneur. Existing sixteen employees.▪Collects goods from local Market .▪The shop is owned..

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Bamboo,Bamboo Slips,Catai,Chaff ETC	10500	315000	3780000
Total Sales(A)	10500	315000	3780000
Less Variable Expense (B)			0
Bamboo,Bamboo Slips,Catai,Chaff ETC	6300	189000	2268000
Total Variable Expense	6300	189000	2268000
Contribution Margin (CM) [C=(A-B)]	4200	126000	1512000
Less Fixed Expense			
Electric Bill		200	2400
Transportation		45000	540000
Salary (Self)		10000	120000
Salary (Staff)		60000	720000
Entertainment		500	6000
Gard		400	4800
Mobile Bill		800	9600
Total Fixed Cost (D)		116900	1402800
Net Profit (E)= [C-D]		9100	109200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bamboo	1,000	80	80,000	1,250	80	100,000	180,000
Bamboo Chatty	40	100	4,000	500	400	200,000	204,000
Bamboo Slips	2	500	1,000			0	1,000
Chaff	150	400	60,000			0	60,000
Lorry	1	1,000,000	1,000,000			0	1,000,000
Others			5,000			0	5,000
	1193	1001080	1,150,000	1750	480	300,000	1450000

Source of Finance



- Entrepreneur's Contribution 1,150,000
- Investor's Investment 300,000
- Total 1,450,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Bamboo,Bamboo Slips,Catai,Chaff ETC	11000	330000	3960000	4158000	4365900
Total Sales(A)	11000	330000	3960000	4158000	4365900
Less Variable Expense (B)					
Bamboo,Bamboo Slips,Catai,Chaff ETC	6600	198000	2376000	2494800	2619540
Total Variable Expense	6600	198000	2376000	2494800	2619540
Contributon Margin (CM) [C=(A-B)]	4400	132000	1584000	1663200	1746360
Less Fixed Expense					
Electric Bill		200	2400	2700	3000
Transportaion		45000	540000	567000	595350
Salary (Self)		10000	120000	120000	120000
Salary (Staff)		60000	720000	720000	720000
Entertainment		500	6000	6000	6000
Gard		400	4800	4800	4800
Mobil Bill		800	9600	9700	9800
Total Fixed Cost (D)		116900	1402800	1430200	1458950
Net Profit (E)= [C-D]		15100	181200	190260	199773
Investment Pay Back			120,000	120,000	120,000

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	300,000		
1.2	Net Profit	181,200	190260	199773
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61200	131460
	Total Cash Inflow	481,200	251,460	331,233
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	61,200	131,460	211,233

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:16
Experience & Skill : 12 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

FAMILY PICTURE