

## Proposed NU Business Name: M/S AMIT ENTERPRISE



Project identification and prepared by: Md. NAZIMUDDIN  
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>Md. ASGAR MIAH</b>
Age	:	19-04-1982 (35Years)
Education, till to date	:	Class FIVE
Marital status	:	married
Children	:	One son
No. of siblings:	:	2Brother,0Sister.
Address	:	Nagarpur.P.O Nagarpur , P.S: nagourpur , 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	:	Most: Ajrun begum
(iii) Father's name	:	Hakmot Ali
(iv) GB member's info	:	Branch NAGOURPUR Centre #62 (male), Member ID : 5295 , Group No:4 Member since:12/02/2000 First loan: BDT 5000 /-
Further Information:		Existing Loan : 55,000 Outstanding loan: 10400
(v) Who pays GB loan installment	:	fathar
(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	:	15 years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719597086
Family's Contact No.	:	01687542600
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ajrun begum

joined Grameen 17 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>m/s Amit Enterprise</b>
Location	:	nagourpur morjid market
Total Investment in BDT	:	BDT 244,000/-
Financing	:	Self BDT 184,000/- (from existing business 70% Required Investment BDT 60,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 08ft=20 0square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods LIK:MINARAL WATER CHIF shop , BISKITE DULL rice sugar flower oil past ,etc.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The shop is rent.</li> <li>▪Collects goods from nagourpur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing Business (BDT)

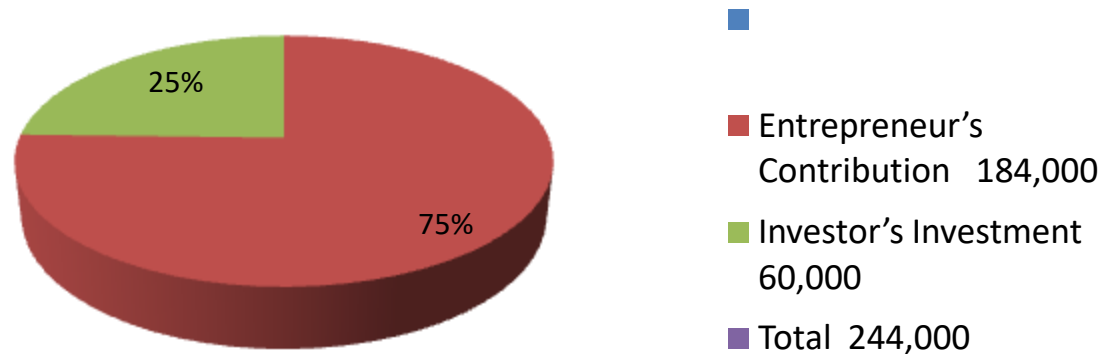
BDT (TK)			
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
MINARAL WATER CHIF shop , BISKITE DULL rice sugar flower oil past		76500	918000
<b>Total Sales (A)</b>		<b>76500</b>	<b>918000</b>
<b>Less. Variable Expense</b>			
MINARAL WATER CHIF shop , BISKITE DULL rice sugar flower oil past	0	61200	734400
<b>Total variable Expense (B)</b>	<b>0</b>	<b>61200</b>	<b>734400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>15300</b>	<b>183600</b>
<b>Less. Fixed Expense</b>			
Rent		800	9600
Electricity Bill		300	3600
Transportation		,1000	12000
Mobile Bill		200	2400
Entertainment		500	6000
Gurd		0	0
janitor		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>7800</b>	<b>93600</b>
<b>Net Profit (E) [C-D]</b>		<b>7500</b>	<b>90000</b>

## Investment Breakdown

### Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice	7500	25000	32500
Dull	6000	25000	31000
sugar	6400	5000	11400
Flower	2000	5000	7000
oil	5000		5000
OtHER	76100		76100
<b>Security</b>	<b>81000</b>		<b>81000</b>
<b>Total</b>	<b>184000</b>	<b>60000</b>	<b>244000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>				
MINARAL WATER CHIF shop , BISKITE DULL rice sugar flower oil past	76500	918000	963900	1012095
<b>Total Sales (A)</b>	<b>76500</b>	<b>918000</b>	<b>963900</b>	<b>1012095</b>
<b>Less. Variable Expense</b>				
MINARAL WATER CHIF shop , BISKITE DULL rice sugar flower oil past	61200	734400	771120	809676
<b>Total variable Expense (B)</b>	<b>61200</b>	<b>734400</b>	<b>771120</b>	<b>809676</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>15300</b>	<b>183600</b>	<b>192780</b>	<b>202419</b>
<b>Less. Fixed Expense</b>				
Rent	800	9600	9600	9600
Electricity Bill	300	3600	3600	3600
Guard	0	0	0	0
Mobile Bill	200	2400	2400	2400
Entertainment	500,	6000	6000	6000
TRANSPROCATION	1000	12000	12000	12000
Salary (self)	5000	60,000	60,000	60,000
<b>Total Fixed Cost</b>	7800	<b>93600</b>	<b>93600</b>	<b>93600</b>
<b>Net Profit (E) [C-D]</b>	7500	<b>90000</b>	<b>99180</b>	<b>108819</b>
<b>Investment Payback</b>		<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

## 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	60,000		
1.2	Net Profit	90000	99180	108819
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		66000	141180
	<b>Total Cash Inflow</b>	<b>150000</b>	<b>165180</b>	<b>249999</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>66000</b>	<b>141180</b>	<b>225999</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

# জামিনাত

নাগরপুর চৌরাস্তা, জামে মসজিদ মাৰ্কেট, পানাবাদ রোড, নাগরপুর



বিস্মিল্লাহির রাহমানির রাহিম



মোঃ আজগর আলী  
প্রোগ্রামার

মেসার্স অমিত এন্টারপ্রাইজ

নাগরপুর চৌরাস্তা জামে মসজিদ মার্কেট  
সলিমাবাদ রোড, নাগরপুর, টাঙ্গাইল।

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বিভাগের কালাই থেকে প্রস্তুত  
নেট ওজন ৫০ কেজি  
স্বাস্থ্যকর ও স্বাদু

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# FAMILY PICTURE

