

Proposed NU Business Name: **SHONALI ENTERPRIZE**



Project identification and prepared by: MD. Ataur Rahman
Sokhipur

Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.AMIRUL
Age	:	0.3-05-1982 (35 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son,1 Daughter
No. of siblings:	:	3 Brothers,3 Sisters
Address	:	Vill: Ghechua P.O: Nolua P.S: Sokhipur 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	:	SELINA BEGUM
(iii) Father's name	:	ABDUR RAHMAN
(iv) GB member's info	:	Branch :Jadobpur Centre 18 (Female), Member ID: 2427 , Group No: 01 Member since: 05-07-1997 (7Years) First loan: BDT 10,000
Further Information:		Existing loan: BDT 50,000, Outstanding Loan:No
(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.)	:	Yes
Business Experiences and Training Info	:	No experience in running business.03 Years in own business She has no training.
Other Own/Family Sources of Income	:	Fisheries
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01850518494
Family's Contact No.	:	01760060847
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sokhipur Unit,Sokhipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SELINA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHONALI ENTERPRIZE
Location	:	Nolua Bazar, Sokhipur, Tangail
Total Investment in BDT	:	BDT 524,500/-
Financing	:	Self BDT 4,54,500/- (from existing business) 87% Required Investment BDT 70,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like – Rice cooker, Pressure cooker, Steel, Melamine e.t.c.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Sokhipur.▪Agreed grace period is 3 months.

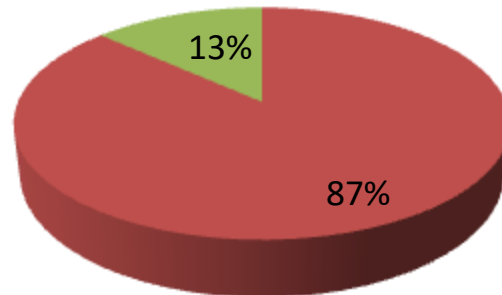
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Rice cooker, Pressure cooker, Steel, Melamine e.t.c.	1600	48000	576000
		0	0
Total Sales (A)	1600	48000	576000
Less Variable Expense (B)			0
Rice cooker, Pressure cooker, Steel, Melamine e.t.c.	1200	36000	432000
Total Variable Expense	1200	36000	432000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		400	4800
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment			0
Guard		60	720
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7460	89520
Net Profit (E) = [C-D]		4540	54480

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice cooker	24	1,600	38,400	25	1600	40,000	78,400
Pressure cooker	20	1,700	34,000	15	1700	25,500	
Steel	30	1,000	30,000	3	1500	4,500	
Melamine	20	1000	20,000			0	20,000
Glass set	50	1,000	50,000			0	50,000
			0			0	0
Others			182,100				182,100
			0			0	0
Security			100,000			0	100,000
			0			0	0
	128	6300	454,500	43	4800	70,000	524500

Source of Finance



- Entrepreneur's Contribution
454,500
- Investor's Investment 70,000
- Total 524,500

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice cooker,Pressure cooker,Steel,Melamine e.t.c.	2000	60000	720000	756000	793800
	0	0	0	0	0
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
Rice cooker,Pressure cooker,Steel,Melamine e.t.c.	1500	45000	540000	567000	595350
Total Variable Expense	1500	45000	540000	567000	595350
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		400	4800	5100	5400
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		60	720	720	720
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		7460	89520	89920	90320
Net Profit (E)= [C-D]		7540	90480	95004	99754
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	90,480	95004	99754.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		62480	129484
	Total Cash Inflow	160,480	157,484	229,238
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	62,480	129,484	201,238

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 3 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

