

Proposed NU Business Name: **FATEMA ENTERPRISE**



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Project verified by: Siddiquir Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:ALAM HOSEN
Age	:	01-05-1993(24 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother
Address	:	Vill: Patarpara P.O:South Barotopa.P.S: Sreepur, Dist: Gazipur.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	JAHANARA KHATUN
(iii) Father's name	:	AJOM ALI
(iv) GB member's info	:	Branch:Mawna Sreepur , Centre # 07(Female), Member ID: 2482/3, Group No: 05 Member since: 25-02-2010(06Years) First loan: BDT 5,000/- Existing loan: 20,000.Outstanding loan: 17,420/-
Further Information:		
(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.)	:	No
Business Experiences and Training Info	:	02 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	Rice Business(7,000/- Monthly)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01676-870245
Family's Contact No.	:	01913-392661
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gaziour.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA KHATUN; joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	FATEMA ENTERPRISE
Location	:	Soling More,Mawna.Sreepsur, Gazipur.
Total Investment in BDT	:	BDT : 1,10,000 /-
Financing	:	Self BDT 60,000/- (from existing business) 52% Required Investment BDT 50,000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16ft x 15 ft= 240 ft square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods Likes; Cotton▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 01 employee will be appointed▪The shop is rented▪Collects goods from Konabari.▪Agreed grace period is 3 months

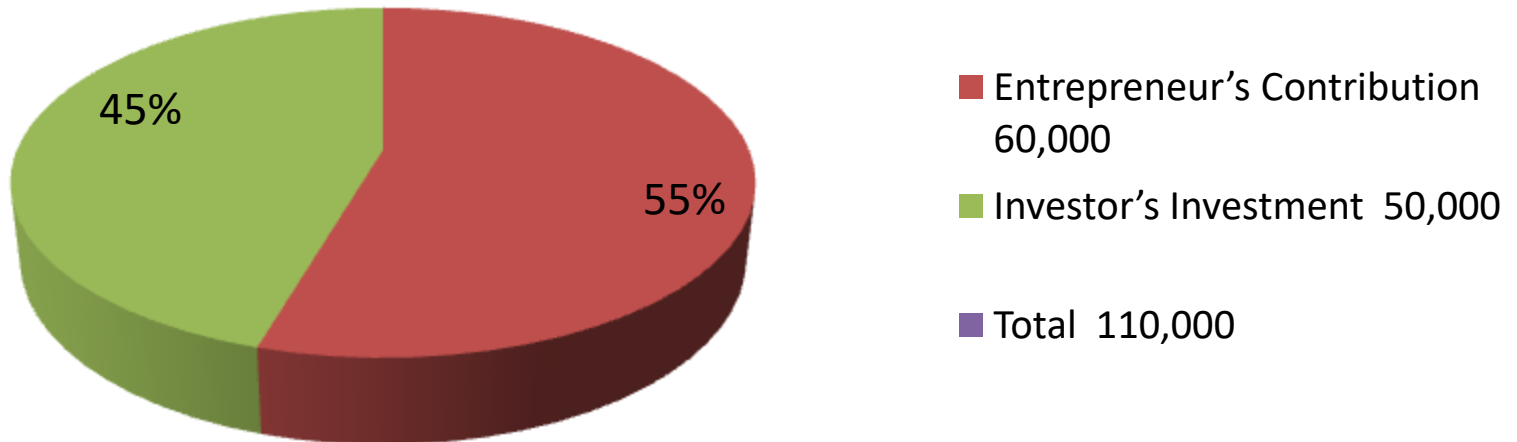
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cotton	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Total variable Expense (B)	2,125	63,750	7,65,000
Contribution Margin (CM) [C=(A-B)]	3,75	11,250	1,35,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		2,00	2,400
Transportation		2,00	2,400
Salary (self)		5,000	60,000
Entertainment		1,00	1,200
Mobile Bill		1,00	1,200
Total fixed Cost (D)		6,600	79,200
Net Profit (E) [C-D]		4,650	55,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cotton	6 ton	10000	60000			50000	1,10,000
Security	0	0	5000	0	0	0	5,000
Total			60,000			50,000	110000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Coton	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Total variable Expense (B)	3,400	1,02,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)]	6,00	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity bill		3,00	3,600	3,800	4,000
Transportation		3,00	3,600	3,800	4,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		3,00	3,600	3,800	4,000
Mobile Bill		2,00	2,400	2,600	2,800
Total Fixed Cost		10,100	1,21,200	1,22,000	1,22,800
Net Profit (E) [C-D]		7,900	94,800	1,04,800	1,15,340
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	94,800	1,04,800	1,15,340
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		57,380	1,42,180
	Total Cash Inflow	1,44,800	1,62,180	2,57,520
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	17,420		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	87,420	20,000	20,000
3	Net Cash Surplus	57,380	1,42,180	2,37,520

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 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









FAMILY PICTURE

