

Proposed NU Business Name: **HAZRAT SHAH ALI(R.) ENTERPRISE**



Project identification and prepared by: Rupaly Akter,
Ashulia Unit, Dhaka

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ALAMIN
Age	:	30 Years(20/04/1987)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Son 01 Doughter
No. of siblings:	:	04 Brother, 02 Sister
Address	:	Vill: panpara, P.O: Rajfzulbaria P.S: Savar, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FIROZA BEGUM
(iii) Father's name	:	LATE. ABDUL HAI SARDER
(iv) GB member's info	:	Branch: Shovapur, Centre # 72 (Female), Member ID:12315/2, Group No: 02 Member since: 15/6/2013 First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 16,812/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Eight years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-400266
Mother's Contact No.	:	019963-81205
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROZA BEGUM joined Grameen Bank since 4 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

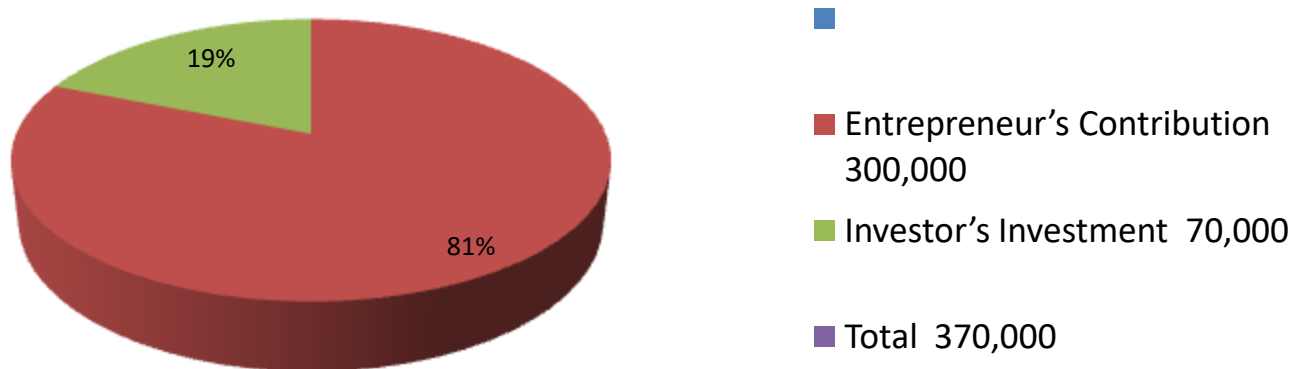
Proposed Nobin Udyokta Business Info

Business Name	:	HAZRAT SHAH ALI (R.) ENTERPRISE
Location	:	Rajfahulbaria, Savar , Dhaka
Total Investment in BDT	:	BDT 3,70,000/-
Financing	:	Self BDT 3,00,000(from existing business) 81% Required Investment BDT 70,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 24 ft = 288 s.ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like, TV, Almery, sakes, Dressing table etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 01 employee.▪He is doing his business in Renting place.▪Collects goods from Savar.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Electronics & Furniture Item			
	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Electronics & Furniture Item			
	2100	63000	756000
Total variable Expense (B)	2,100	63000	756000
Contribution Margin (CM) [C=(A-B)	900	27000	324000
Less Variable Expense			
Rent		6,000	72000
Electricity bill		1200	14400
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		300	3600
Guard		0	0
Generator		240	2880
Bank charge		0	0
Mobile bill		300	3600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Bed	4	20000	80,000	0	0	0	80,000
socks	2	14000	28,000	2		0	28,000
TV	5	14000	70,000				70,000
Toli	4	3500	14,000	2	0	0	14,000
Wear drop	3	8500	25,500	0	0	0	25,500
Sound Box	2	5000	10,000	0	0	0	10,000
Dessing	5	4500	22,500		0	0	22,500
Fridge			0			70,000	70,000
Advanced	0	0	50,000	0	0	0	50,000
Total	25	69,500	300,000	14	37,500	70,000	370,000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Electrcital Farniture Item	3500	105000	1260000	1323000	1389150
	0	0	0	0	0
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less Variable Expense			0		
Fridge	2450	73500	882000	926100	972405
			0		
Total variable Expense (B)	2,450	73500	882000	926100	972405
Contribution Margin (CM) [C=(A-B)	1,050	31500	378000	396900	416745
Less Variable Expense			0		
Rent		6,000	72000	72,000	72000
Electricity bill		1400	16800	17300	17800
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		3000	36000	36000	36000
Entertainment		500	6000	6000	6000
Guard		0	0	0	0
Generator		240	2880	2880	2880
Bank charge		0	0	0	0
Mobile bill		500	6000	6100	6200
Total fixed cost (D)		18,140	214,800	215,900	217000
Net Profit (E)= [C-D]		13360	160320	181,000	199745
Investment Payback			28.000	28.000	28.000

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

SR#	<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	160,320	181,000	199745
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		132,320	285320
	Total Cash Inflow	230320	313320	485065
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)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	132,320	285320	457065

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Rajfulbaria, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



হুমায়ত শাহ আলী (রঃ) এন্টারপ্রাইজ

ই-ইউআইসি/ইউআইসি/ইউআইসি



প্রোগ্রামার মোঃ আলামিন, মোবাইলঃ ০১৯১১-৪০০২৬৬
পরিচালনায়ঃ মোঃ সোহেল, মোবাইলঃ ০১৮১৬-৯৪৭২৯৪

এখানে সকল প্রকার ইলেকট্রনিক্স এবং কাঠের ফার্ণিচার সামগ্রী
নগদ ও সহজ কিস্তিতে সুলভ মূল্যে বিক্রয় করা হয়।



ধর মার্কেট, রাজফুলবাড়ীয়া, বাজার রোড, সাভার, ঢাকা।

নগদ ও সহজ কিস্তি
নগদ ও সহজ কিস্তি















FAMILY PICTURE