

Proposed NU Business Name: **THENAR SHILPATA ENTERPRIZE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MST.DULALI BEGUM
Age	:	01-02-1982(35Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brother & 02 Sister
Address	:	Vill: Gokul P.O Gokul P.S: Bogra, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. LAILY BEGUM
(iii) Husband's name	:	MD.ABDUS SATTER
(iv) GB member's info	:	Branch: Gokul, Bogra, Centre # 29(Female), Member ID:6179/2, Group No: 07 Member since: 02-05-2005 (07Years) First loan: BDT5,000 /- Existing Loan: BDT 10,000/- Outstanding loan: BDT /-
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.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01937-278148
Father's Contact No.	:	01931-772276
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. LAILY BEGUM joined Grameen Bank since 07 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	:	THENAR SHIL PATA ENTERPRIZE
Location	:	:Gokul, Bogra Sharar, Bogra.
Total Investment in BDT	:	BDT 145,000/-
Financing	:	Self BDT 85,000/- (from existing business) 37 % Required Investment BDT 50,000/- (as equity) 63 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 10 ft = 120 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Daily Enkam. Average 40% gain▪The business is operating by entrepreneur. Existing 2 employee.▪One will be appointed 02 in the future.▪Collects goods from▪Agreed grace period is 3 months.

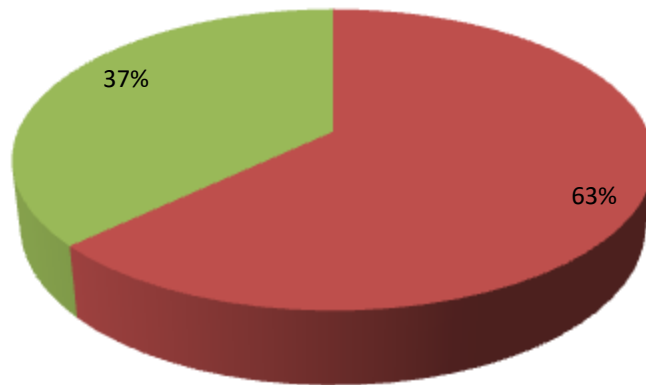
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk production	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Milk production	40	1,200	14,400
Total variable Expense (B)	40	1,200	14,400
Contribution Margin (CM) [C=(A-B)]	1,960	58,800	705,600
Less. Fixed Expense			
House rant			0
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		15,000	180,000
Entertainment		200	2,400
Guard			0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		21,200	254,400
Net Profit (E) [C-D]		37,600	451,200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Cement	50	500	25,000			20,000	45,000
Bali	4	7,500	30,000	4	7500	30,000	60,000
Stone	0	0	5,000	0	0	0	5,000
Rong	10	1000	10,000	0	0	0	10,000
Lajer			15,000				
Total	64	9000	85000	54	8000	50000	135000

Source of Finance



- Entrepreneur's Contribution 85,000
- Investor's Investment 50,000
- Total 135,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Milk production	1,800	54,000	648,000	680,400	714,420
Total variable Expense (B)	1,800	54,000	648,000	680,400	714,420
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
House rant			0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		15000	180,000	180,000	180,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		21,200	254,400	254,400	254,400
Net Profit (E) [C-D]		14,800	177,600	199,200	221,880
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	54,000	60,300	66,915
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		44,000	918700
	Total Cash Inflow	104,000	104,300	985,615
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	60,000	20,000	20,000
3	Net Cash Surplus	44000	918700	965615

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Gokul, Bogra Shadar, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

