

**Proposed NU Business Name: M/S Nadia Enterprese**



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Munshiganj

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## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD NASIR</b>
Age	:	10/08/1987(30 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	0 boy 3 Gril
No. of siblings:	:	3 Brothers 2 sister
Address	:	Vill: Jorardeul P.O: Sukhobaspur P.S:Munshiganj Dist: Munshiganj
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	:	<b>Nazma Begum</b>
(iii) Father's name	:	<b>Deed Abdul Sattar Madbor</b>
(iv) GB member's info	:	Branch:Rampal , Centre # 73(Female), Member ID: 6317/2, Group No: 09 Member since: 2009 raning (08Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 15,000 Outstanding loan: 0.
(v) Who pays GB loan installment	:	Fathers
(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	:	3 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01919-077714
Family's Contact No.	:	01979-077714
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NAZMA** Joined Grameen Bank Since 08 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S NADIA ENTERPRESE</b>
Location	:	Jorardeul, Rampal, Munshiganj, Munshiganj
Total Investment in BDT	:	BD 55,700
Financing	:	Self BDT 15,700(from existing business) 66% Required Investment BDT 40,000(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10ft= 100 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods likes;Parmal, Dagoda ,Momer Gash,Etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 0 Employee.</li> <li>▪The Shop is own.</li> <li>▪Collects goods from Chokbazzar.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

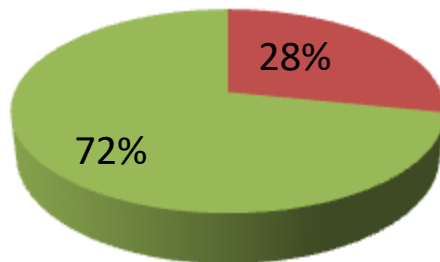
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Momer item	1,500	45,000	540,000
<b>Total Sales (A)</b>	1,500	45,000	540,000
<b>Less. Variable Expense</b>			
Momer Item	1,200	36,000	432,000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	1,200	36,000	432,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	300	9,000	108,000
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity bill		500	6,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		300	3,600
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>6,100</b>	<b>73,200</b>
<b>Net Profit (E) [C-D]</b>		<b>2,900</b>	<b>34,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Parmal	1b	2650	2,650			5,300	7,950
Dagoda	1b	2,700	2,700			8,100	10,800
Cot	1b	2,650	2,650			5,300	7,950
Momer Gash	1b	2,700	2,700			13,500	16,200
Other			5,000			7,800	12,800
<b>Total</b>			<b>15,700</b>			<b>40,000</b>	<b>55,700</b>

## Source of Finance



- Entrepreneur's Contribution 15,700
- Investor's Investment 40,000
- Total 55,700

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
Momer Item	2,000	60,000	720,000	756,000	793,800
<b>Total Sales (A)</b>	2,000	60,000	720,000	756,000	793,800
<b>Less. Variable Expense</b>					
Momer item	1600	48,000	576,000	604,800	635,040
<b>Total variable Expense(B)</b>	1600	48,000	576,000	604,800	635,040
<b>Contribution Margin (CM) [C=(A-B)]</b>	400	12,000	144,000	151,200	158,760
<b>Less. Fixed Expense</b>					
Rent		0	0		
Electricity bill		500	6,000	6,000	6,000
Salary (self)		5000	60,000	60,000	60,000
Salar (staff)		0	0	0	0
Entertainment		300	3,600	3,700	3,800
Guard		0	0	0	0
Genaretor		0	0	0	0
Mobile bill		300	3,600	3,700	3,800
<b>Total fixed Cost (D)</b>		<b>6,100</b>	<b>73,200</b>	<b>73,400</b>	<b>73,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,900</b>	<b>70,800</b>	<b>77,800</b>	<b>85,160</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	193,800	205,900
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		163,800
	<b>Total Cash Inflow</b>	<b>243,800</b>	<b>369,700</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>163,800</b>	<b>339,700</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 3 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

















# FAMILY PICTURE

