

Proposed NU Business Name: M/S EMON ENTERPRISE



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MASHUD RANA
Age	:	20-10-1983 (33Years)
Education, till to date	:	Class-7
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Shibpur , P.O: Shibpurhat, P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. SAMENA BEGUM
(iii) Father's name	:	MD. SORAP
(iv) GB member's info	:	Branch: Banesswar, Puthia , Centre # 87 (Female), Member ID: 1553/1, Group No: 03 Member since: 2009 to (08 Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: 45,600
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01799-121663
Wife's Contact No.	:	01760-100844
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAMENA BEGUM joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S EMON ENTERPRISE
Location	:	Shibpur , Puthia , Rajshahi .
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT -50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Caret Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

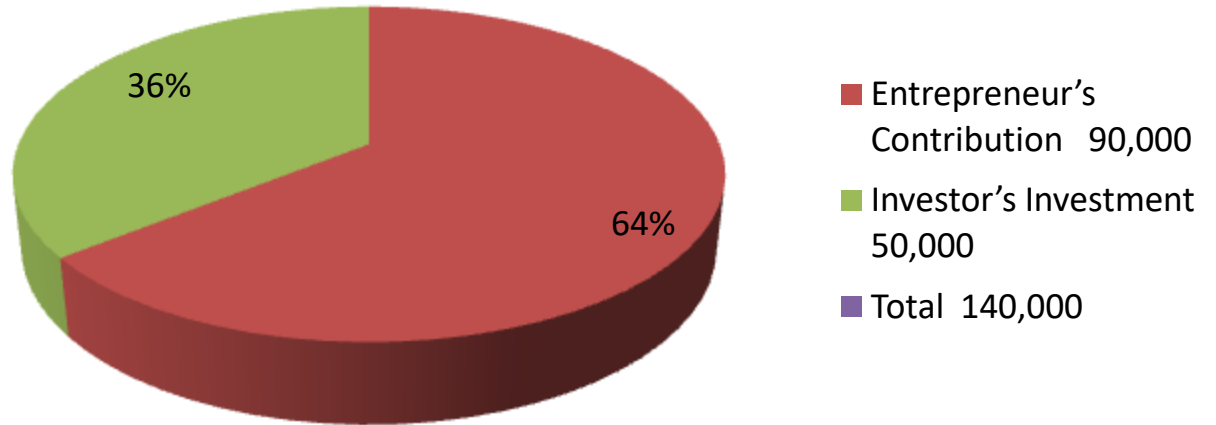
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Caret Item	3,500	105,000	1260,000
Total Sales (A)	3,500	105,000	1260,000
Less. Variable Expense			
Caret Item	3,150	94,500	1134,000
Total variable Expense (B)	3,150	94,500	1134,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Guard		120	1,440
Mobile Bill		200	2,400
Total fixed Cost (D)		7,020	84,240
Net Profit (E) [C-D]		3,480	41,760

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Caret (2,000x45)	40,000	50,000	90,000
Security	50,000	-	50,000
Total	90,000	50,000	140,000

Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Caret Item	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Caret Item	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		200	2,400	2,400	2,400
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Guard		120	1,440	1,440	1,440
Mobile Bill		200	2,400	2,400	2,400
Total Fixed Cost		7,520	90,240	90,840	91,470
Net Profit (E) [C-D]		5,980	71,760	79,260	87,135
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	71,760	79,260	87,135
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	51,760	59,260
	Total Cash Inflow	121,760	131,020	146,395
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	51,760	110,020	126,395

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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



৩নং বানের্বর ইউনিয়ন পরিষদ

থানা/উপজেলাঃ পুঠিয়া, জেলাঃ রাজশাহী

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০১৭-১০১৮

লাইসেন্স

বই নম্বর : ৩৫ লাইসেন্স নম্বর : ৪৬২

ব্যবসা প্রতিষ্ঠানের নাম : মোসাম্মত হুম্মন উল্লাহ ডাঃ

লাইসেন্সধারীর নাম : শ্রীঃ মোঃ মাসুদ বান্না

পিতা/স্বামীর নাম : মোঃ ছব্বাপ

মাতার নাম : মোসাম্মাঃ ছামেনা বেগম

ঠিকানা : ক্বিষপুর হাট, পুঠিয়া, রাজশাহী

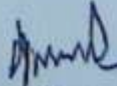
পেশার ধরন : ক্যাফে ও ক্যাচামপাকা মগলেব অ্যান্ড (মেহাবা

৩০শে জুন ২০১৮ তারিখ পর্যন্ত বেধ ০৪

ফি প্রদানের পরিমাণ টাকা ২০০/- (কথায় দুইশত ডলার মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

১৫/০৬/১৮ তারিখ ৩০/১২


০৪/০০/১৯
চেয়ারম্যানের দস্তখত











