

Proposed NU Business Name: **ADORSHO ENTERPRISE**

২য় দফার আবেদন

Project identification and prepared by: Md.Mofazzal hossain.

Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patowari



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NURUL ISLAM
Age	:	04-07-1985(31 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	0 SON 0 Dauther
No. of siblings:	:	3 Brother 0 brother
Address	:	Vill: Raza bari P.O: Elenga , P.S: Kalihati , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST RAHIMA BEGUM
(iii) Father's name	:	MD SHAHEB ALI
(iv) GB member's info	:	Branch: , Centre # 04 (Female), Member ID:, Group No: Member since: First loan: BDT 5,000/- Existing loan: BDT 12,000/- Outstanding loan: BDT
Further Information:		Father
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	
Business Experiences and Training Info	:	Fourteen years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01770-589508
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RAHIMA BEGUM joined Grameen Bank since 11 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

Proposed Nobin Udyokta Business Info

Business Name	:	ADORSHO ENTERPRISE
Location	:	Vill: Raza bari , Post: Elenga, kalihati Tangail
Total Investment in BDT	:	BDT 950000
Financing	:	Self BDT 650000 (from existing business) 68% Required Investment BDT 300,000(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 10000
Proposed Salary	:	BDT
Size of shop	:	60 ft x 12 ft= 225 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪Papar,.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The shop is own.▪Collects goods from bogura, dinajpur, natore▪Agreed grace period is 3 months.

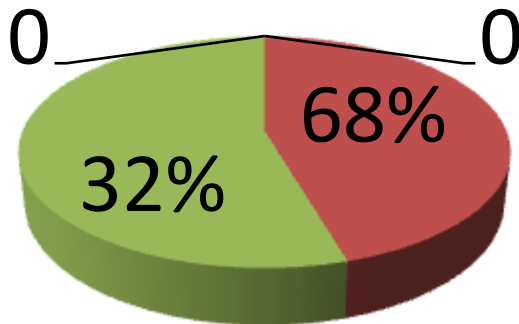
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Paper, Pen, Drink, Grossary	11,000	330,000	3,960,000
	11,000	330,000	3,960,000
Less. Variable Expense			
Paper, Pen, Drink, Grossary	9,350	280,500	3,366,000
Total variable Expense (B)	9,350	280,500	3,366,000
Contribution Margin (CM) [C=(A-B)]	1,650	49,500	594,000
Less. Fixed Expense			
Rent		4000	48,000
Electricity Bill		800	9,600
Transportation		1,500	18,000
Salary (self)		10000	120,000
Salary (self)		14,000	168,000
Entertainment		400	4,800
Guard		150	1,800
Generator Bill		150	1,800
Mobile Bill		500	6,000
Total fixed Cost (D)		31500	378000
Net Profit (E) [C-D]		18,000	216,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Paper	4	75000	300000	4	75000	300000	600000
Creat Paper	3	100000	300000				300000
pen			5000				5000
Drink			4000				4000
Biscuit			8000				8000
Grossary			12000				12000
Other			21000				21000
			650000			300,000	950000

Source of Finance



Entrepreneur Contribution	650,000
Investors Investment	300,000
Total Investment	950000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Paper, Pen, Drink, Grossary	15,000	450,000	5,400,000	5,670,000	5,953,500
Total Sales (A)	15,000	450,000	5,400,000	5,670,000	5,953,500
Less. Variable Expense					
Paper, Pen, Drink, Grossary	12,750	382,500	4,590,000	4,819,500	5,060,475
Total variable Expense (B)	12,750	382,500	4,590,000	4,819,500	5,060,475
Contribution Margin (CM) [C=(A-B)]	2,250	67,500	810,000	850,500	893,025
Less. Fixed Expense					
Rent		4000	48,000	48,000	48,000
Electricity Bill		800	9,600	9,600	9,600
Transportation		1,500	18,000	18,000	18,000
Salary (self)		10000	120,000	120,000	120,000
Salary (self)		14,000	168,000	168,000	168,000
Entertainment		400	4,800	4,800	4,800
Generator Bill		150	1,800	1,800	1,800
Mobile Bill		150	1,800	1,800	1,800
Total fixed Cost (D)		500	372000	6,000	6,000
Net Profit (E) [C-D]		67,000	438,000	459,900	804,000
Payback			120000	120000	120000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	438,000	459,900	804,000
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		318,000	657,900
	Total Cash Inflow	738,000	777,900	1,461,900
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	318,000	657,900	1,341,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 24 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

Pictures

বিস্মিছাহির রাহমানির রাহিম

ক্যাশ মেমো



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মেসার্স আদর্শ এন্টারপ্রাইজ

শ্রোঃ মোঃ নূরুল ইসলাম

এখানে সকল প্রকার খাতা, কাগজ, কলম ও অফিস স্টেশনারী সামগ্রী
পাইকারী ও খুচরা বিক্রয় করা হয় এবং অর্ডার নেওয়া হয়।

লুৎফর রহমান মতিন মহিলা কলেজ গেইট, রাজাবাড়ী, এলেকা, টাঙ্গাইল।

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Family Picture

