

Proposed NU Business Name: MS. SHARIF ENTER PRIZE



Project identification and prepared by: MD.Mahfujur Rahman
Sreepur Unit,Gazipur.

Project verified by: MD. Siddikur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHARIFUL ISLAM
Age	:	01-02-1985(32 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Sister 1 Brother
Address	:	Vill:Madhkhola P.O: Sreepur Thana: Sreepur Dist: Gazipur
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. LUTFORNESA
(iii) Father's name	:	MD. KOMUR UDDIN
(iv) GB member's info	:	Branch: Jiosi bindubari Sreepur , Centre # 84 (Female), Member ID: 9927, Group No: 06 Member since:2009(8Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT:5000 0, Outstanding loan: BDT:0
(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.)	:	No
Business Experiences and Training Info	:	15 Years of other business.15 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01941404954
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. LUTFORNESA joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS. SHARIF ENTERPRIZE
Location	:	Sreepur.
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 150000/-(from existing business) 71% Required Investment BDT 70,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grossary etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Mawna ,Dhaka.▪Agreed grace period is 3 months.▪The Shop is Rented.

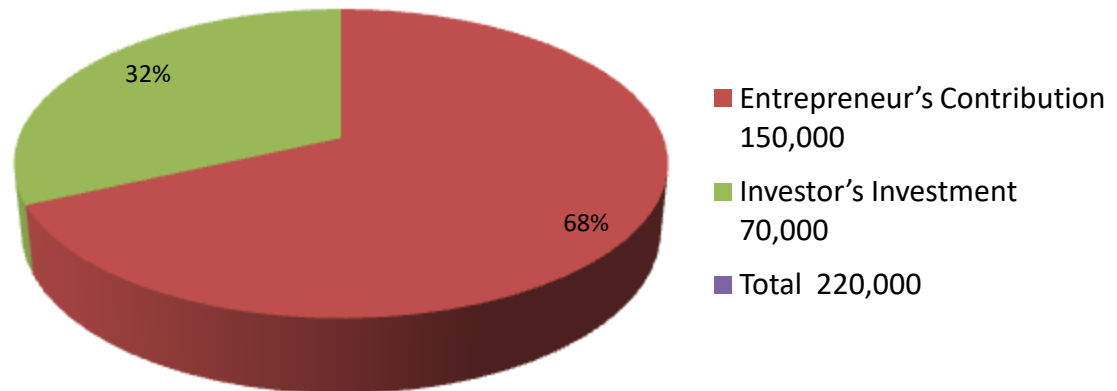
Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grossary	1500	45000	540000
	0	0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Grossary	975	29250	351000
Total Variable Expense	975	29250	351000
Contributon Margin (CM) [C=(A-B)]	525	15750	189000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		200	2400
Generator		250	3000
Mobile Bill		500	6000
Total Fixed Cost (D)		10150	121800
Net Profit (E)= [C-D]		5600	67200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Grossary	0	0	150,000	1	70,000	70,000	220,000
			0			0	0
	0	0	150,000	1	70,000	70,000	220,000

Source of Finance

Vill: Haturpara P.O: Panamganj ; P.S: Dohar Dist: Dhaka.



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grossary	2000	60000	720000	756000	793800
	0	0	0	0	0
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
Grossary	1300	39000	468000	491400	515970
Total Variable Expense	1300	39000	468000	491400	515970
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		200	2400	2400	2400
Generator		250	3000	3000	3000
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		10150	118800	119500	120215
Net Profit (E)= [C-D]		10850	130200	136710	143546
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	130,200	136710	143545.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		102200	210910
	Total Cash Inflow	200,200	238,910	354,456
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)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	102,200	210,910	326,456

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0, Others:0
Experience & Skill : 15 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





