

Proposed NU Business Name: M/S SAFIA ENTERPRISE



Project identification and prepared by: Rupaly Akter,
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

	:	MD FAZLUL HAQUE
	:	04-03-1996 (30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	3 Daughter
Siblings:	:	02 Brother, 01 Sister
Address	:	Vill: Basaid, P.O: Ashulia, P.S:SavarDist: Dhaka.
<p>Member's and GB related Info</p> <p>Is GB member</p> <p>Mother's name</p> <p>Father's name</p> <p>GB member's info</p>	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>SAFIA BEGUM</p> <p>MD FAJUDDIN</p> <p>Branch:Ashulia , Centre # 5 (Female), Member ID: 11467, Group No: 07 Member since: 11-05-1997(20Years) First loan: BDT 5,000 Taka.</p>
<p>Member Information:</p> <p>Who pays GB loan installment</p> <p>Mobile lady</p> <p>Primeen Education Loan</p> <p>Any other loan like GB, BRAC ASA etc..</p>	:	<p>Existing loan: BDT 30,000/-, Outstanding loan:19,9,48 /-</p> <p>Mather</p> <p>No</p> <p>Yes</p> <p>No</p>

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	RICE BUISNESS
Business Experiences and Training Info	:	5years experience in running business. 14Years in own business He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01680784950
Family's Contact No.	:	01715169545
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAFIA BEGUM Joined Grameen Bank Since 20 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

Proposed Nobin Udyakta Business Info

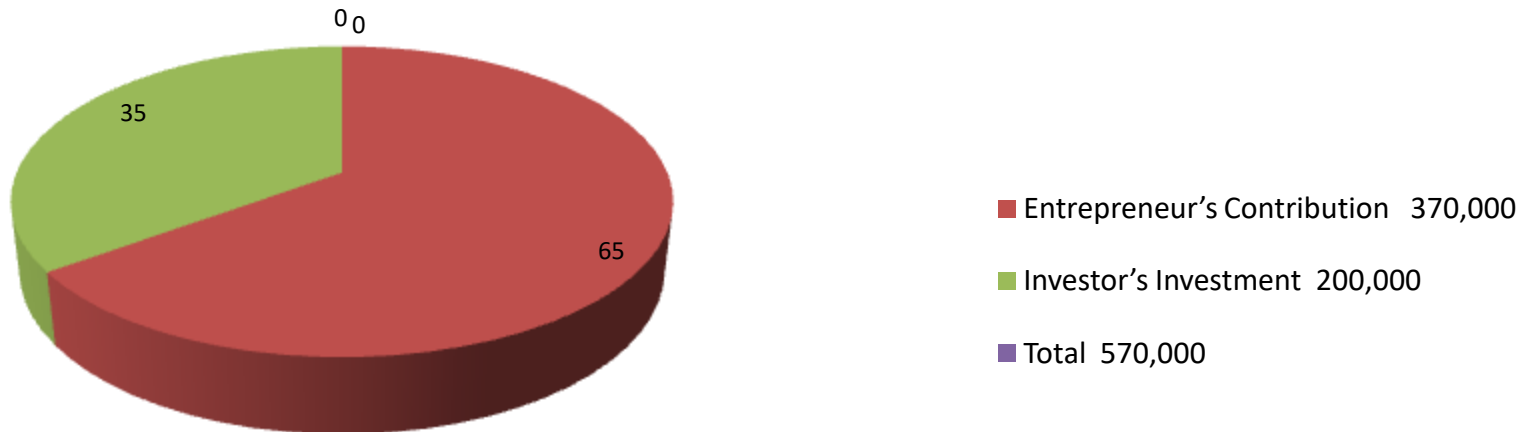
Business Name	:	M/S SAFIA ENTERPRISE
Location	:	Bosaid Bazar,Ashulia,Dhaka.
Total Investment in BDT	:	BDT5,70,000/-
Financing	:	Self BDT 3,70,000(from existing business) 82% Required Investment BDT 200,000 (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 11ft = 110 Square ft.
Implementation	:	<ul style="list-style-type: none">▪Currently run a Rice Business.▪The business is operating by entrepreneur. Existing No Employees.▪The business is under renting.▪Collects goods from Dhamrai,▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice Item	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Rice Item	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)	450	13500	162000
Less Variable Expense			
Rent		1,800	21600
Electricity bill		250	3000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		200	2400
Generator		100	1200
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		8,950	107400
Net Profit (E)= [C-D]		4,550	54600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	90	3000	270,000	65	3,000	200,000	470,000
Advanced	0		100,000	0	0	0	100,000
	0	0	0	0	0	0	0
Total	90	0	370,000	65	0	200,000	570,000

Source of Finance



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Rice Item	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less Variable Expense			0		
Rice Item	3400	102000	1224000	1285200	1349460
			0		
Total variable Expense (B)	3,400	102000	1224000	1285200	1349460
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800	238140
Less Variable Expense			0		
Rent		1,800	21600	21,600	21600
Electricity bill		350	4200	4700	5200
Transportation		1,200	14400	14,900	15400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		400	4800	4800	4800
Guard		250	3000	3000	3000
Generator		150	1800	1800	1800
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		9,550	112,800	113,900	115000
Net Profit (E)= [C-D]		8450	101400	112,900	123140
Investment Payback			80,000	80,000	80,000

Cash flow projection on business plan (rec. & Pay)				
SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	101,400	112,900	123140
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		21,400	54300
	Total Cash Inflow	301400	134300	177440
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280,000	80000	80000
3	Net Cash Surplus	21,400	54300	97440

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Bosaid Bazar, ashulia
Dhaka.
Regular customers;

THREATS

Theft
Political unrest







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2017

