

## Proposed NU Business Name : M/S SHOFI ENTERPRISE



Project identification and prepared by: Md. NAZIMUDDIN  
NAGORPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>TUTUL MIAH</b>
Age	:	10- 09 -1985 (32Years)
Education, till to date	:	M .A
Marital status	:	MARRIED
Children	:	0
No. of siblings:	:	1 Brother , 2 Sister.
Address	:	Vill: PACHHUTORY .P.O: KAZIR PACHORAYA , P.S: nagourpur , 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	:	JORINA BEGUM
(iii) Father's name	:	MD.SHOHIDUL ISLAM
(iv) GB member's info	:	Branch SOBOTHPUR Cen/14 M(FAMAL), Member ID :9595/2 , Group No:11 Member since:05/08/2011 First loan: BDT 10000 /- Outstanding loan50000
Further Information:		
(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	:	06years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767934000
Family's Contact No.	:	01753357585
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

JORINA BEGUM joined Grameen 06years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S SHOFI ENTERPRISE</b>
Location	:	SOBOTH PUR BAZZAR NAGARPUR TANGAIL
Total Investment in BDT	:	BDT/-158500
Financing	:	Self BDT 108500/- (from existing business)68% Required Investment BDT 50,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10 ft= 150 ssquare ft
Security of the shop	:	40000
Implementation	:	<ul style="list-style-type: none"><li>▪The busines is planned to be scaled up by investment in existing goods like; ,MOBIL , MACHARANY PARCH, LIGHT , RANG , NOGAIL ,PLANGAR , BAWARING , etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is RENT.</li><li>▪Collects goods from tangail</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business (BDT)

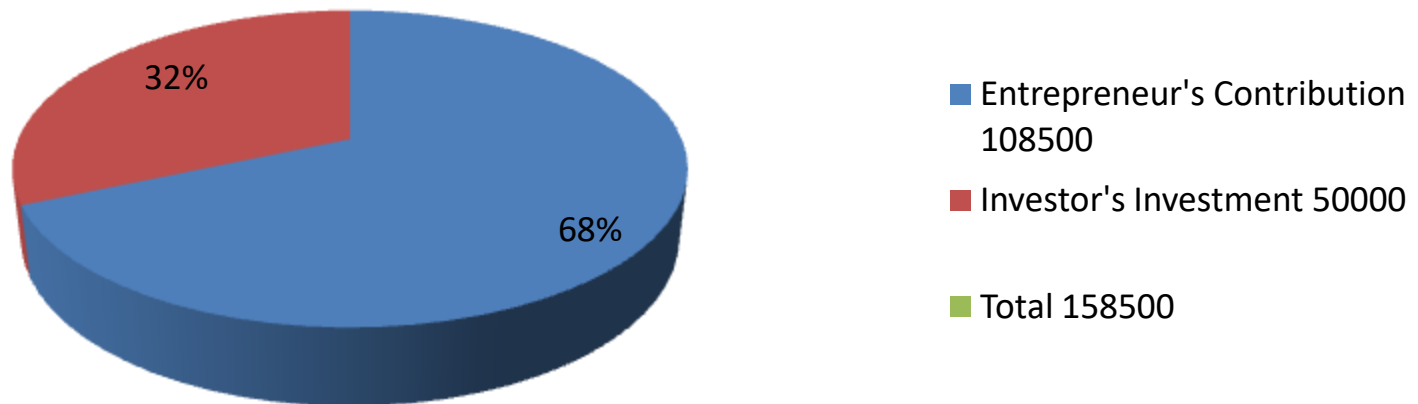
BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
,MOBIL , MACHARANY PARCH, LIGHT , RANG , NOGAIL ,PLANGAR , BAWARING ,		138000	1656000
<b>Total Sales (A)</b>		<b>138000</b>	<b>1656000</b>
<b>Less. Variable Expense</b>			
,MOBIL , MACHARANY PARCH, LIGHT , RANG , NOGAIL ,PLANGAR , BAWARING ,	0	124200	1490400
<b>Total variable Expense (B)</b>	<b>0</b>	<b>124200</b>	<b>1490400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>13800</b>	<b>165600</b>
<b>Less. Fixed Expense</b>			
Rent		1000	12000
Electricity Bill		500	6000
Transportation		1000	12000
Mobile Bill		300	3600
Entertainment		300	3600
Gurd		200	2400
janitor		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>8300</b>	<b>99600</b>
<b>Net Profit (E) [C-D]</b>		<b>5500</b>	<b>66000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
MOBIL	17100	40000	57100
MACHANARY PARCH	17000	10000	27000
G LIGHT	2000		2000
RANG	3400		3400
BRAING PIN., NAT	21000		21000
SECURITY	40000		40000
BARAING	2000		2000
PLANGAR	1500		1500
NOGAL	4500		4500
<b>Total</b>	108500	50000	158500

## Source of Finance



# Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3 <sup>RD</sup> YEAR(5%)
<b>Revenue (sales)</b>				
MOBIL , MACHARANY PARCH, LIGHT , RANG , NOGAIL ,PLANGAR , BAWARING ,	138000	1656000	1738800	1825740
<b>Total Sales (A)</b>	<b>138000</b>	<b>1656000</b>	<b>1738800</b>	<b>1825740</b>
<b>Less. Variable Expense</b>				
MOBIL , MACHARANY PARCH, LIGHT , RANG , NOGAIL ,PLANGAR , BAWARING ,	124200	1490400	1564920	1643163
<b>Total variable Expense (B)</b>	<b>124200</b>	<b>1490400</b>	<b>1564920</b>	<b>1643166</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>13800</b>	<b>165600</b>	<b>173880</b>	<b>182577</b>
<b>Less. Fixed Expense</b>				
Rent	1000	12000	12000	12000
Electricity Bill	500	6000	6000	6000
Guard	200	2400	2400	2400
Mobile Bill	300	3600	3600	3600
generator	0	0	0	0
Entertainment	300,	3600	3600	3600
transportation	1000	12000	12000	12000
Salary (self)	5000	60,000	60,000	60000
<b>Total Fixed Cost</b>	8300	99600	99600	99600
<b>Net Profit (E) [C-D)</b>	5500	<b>66000</b>	<b>74280</b>	<b>82977</b>
<b>Investment Payback</b>		<b>20000</b>	<b>20000</b>	<b>20000</b>



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

<i>Cash flow projection on business plan (rec. &amp; Pay)</i>				
<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>3RDYEAR (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	66000	74280	82977
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		46000	100280
	<b>Total Cash Inflow</b>	<b>116000</b>	<b>120280</b>	<b>183257</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>46000</b>	<b>100280</b>	<b>163257</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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



আমাদের শক্তি  
সামগ্রিক শক্তি

# গ্রামীণ শক্তি সামগ্রিক

কার্ফি প্রস্তাবিত নবীন উদ্যোক্তা

ডেপুটি ইন্সপেক্টর

প্রকল্পের নাম: ~~আমাদের শক্তি সামগ্রিক~~ ~~নবীন উদ্যোক্তা~~

প্রকল্প প্রস্তা

ইউনিটের নাম: সাপক পুষ্টি

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: ~~আমাদের শক্তি~~

জন্ম তারিখ: ২০/১/২০৮৫

বয়স: ৩২ বছর

প্রশ্ন. ২১

শিক্ষাগত যোগ্যতা:

সি.এস.সি.













