

Proposed NU Business Name: NAHID ENTERPRISE



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Donbari tangail

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.FIROJ ALI
Age	:	31-12-1987 (30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	02 Boy
No. of siblings:	:	02 Brother 01 Sister
Address	:	Vill:Dorichandrabari P.O:Vatkura P.S:Dhanbari 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	:	MOST : OLIDA BEGUM
(iii) Father's name	:	MD: AMJAD ALI
(iv) GB member's info	:	Branch:Chalash Centre # 22 (Male), Member ID: 2944, Group No: 06 Member since: 2008 running (09Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 100,000 Outstanding loan: 75,800.
(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	:	04 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-560367
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: OLIDA BEGUM Joined Grameen Bank Since 09 Years Ago. At First he Took 10,000 taka Loan from Grameen Bank. Gradually he Took more Loan From GB. He Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	NAHID ENTERPRISE
Location	:	Dorichandrabari ,dhanbari, Tangail
Total Investment in BDT	:	BD 310,000
Financing	:	Self BDT 240,000(from existing business) 77% Required Investment BDT 70,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 20 ft= 400 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;cow,milk,etc. ▪Average 60% gain on sale. ▪The business is operating by entrepreneur. Existing 0 Employee. ▪The Shop is Rented ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

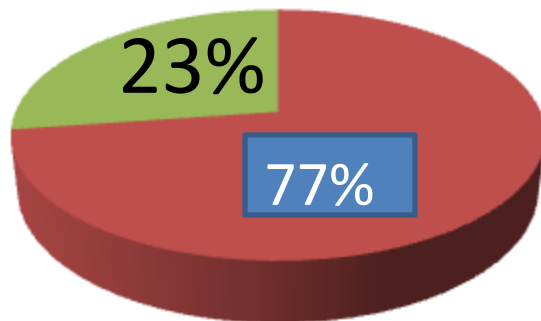
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
millk	1,200	36,000	432000
Total Sales (A)	1,200	36,000	432000
Less. Variable Expense			
millk	480	14,400	172800
	0	0	0
	0	0	0
Total variable Expense (B)	480	14,400	172800
Contribution Margin (CM) [C=(A-B)]	720	21,600	259200
Less. Fixed Expense			
Rent		7000	84,000
Electricity bill		250	3,000
Transportation		0	0
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		12,450	149,400
Net Profit (E) [C-D]		9,150	109,800

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cow	2p	70,00	140,000	1p		70,000	210,000
Ox	2p	50,000	100,000				100,000
Total			240,000			70,000	310,000

Source of Finance



Entrepreneur
Investment:240,000
Investor Investment:70,000
Total Investment:310,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
millk	1,400	42,000	504,000	529,200	
Total Sales (A)	1,400	42,000	504,000	529,200	
Less. Variable Expense					
millk	560	16,800	201,600	211,680	
Total variable Expense(B)	560	16,800	201,600	211,680	
Contribution Margin (CM) [C=(A-B)]	840	25,200	302,400	317,520	
Less. Fixed Expense					
Rent		7000	84,000	84,000	
Electricity bill		250	3,000	3,100	
Transportation		0	0	0	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		0	0	300	
Guard		0	0	0	
Genaretor		0	0	0	
Mobile bill		300	3,600	3,800	
Total fixed Cost (D)		12,550	150,600	151,700	
Net Profit (E) [C-D]		12,650	151,800	165,820	
Investment Payback			42,000	42,000	

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	151,800	165,820
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		109,800
	Total Cash Inflow	221,800	275,620
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)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	109,800	233,620

SWOT ANALYSIS

STRENGTH

Employment: Self: 10 Family:0 Others:0
Experience & Skill : 03 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







FAMILY PICTURE

