

Proposed NU Business Name: ARMAN ENTERPRISE



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SALAM SHEAK
Age	:	01-01-1990(28 Years)
Education, till to date	:	Class: Eight
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	02 Brother ,01 sister
Address	:	Vill: Saurayel, P.O: Saurayel,IThana: Adomdighi,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. MAHERUN BAUYA
(iii) Father's name	:	LAT.E ROMJAN ALI SHEAK
(iv) GB member's info	:	Branch: Adomdighi , Centre # 21 (Female), Member ID: 5569/2, Group No: 10 Member since: 10-02-1990(25Years) First loan: BDT 1,500/-
Further Information:		Existing Loan: BDT:20,000/- , Outstanding loan: BDT: NILL
(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	:	5 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-775923
Mother's Contact No.	:	01851-348778
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LET.MAHERUN BAUYA joined Grameen Bank since 25 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: ARMAN ANTER PRICE
Location	:	Saurayel,saurayel,. Adomdighi, Bogra
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT200,000/-(from existing business) 83% Required Investment BD40,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

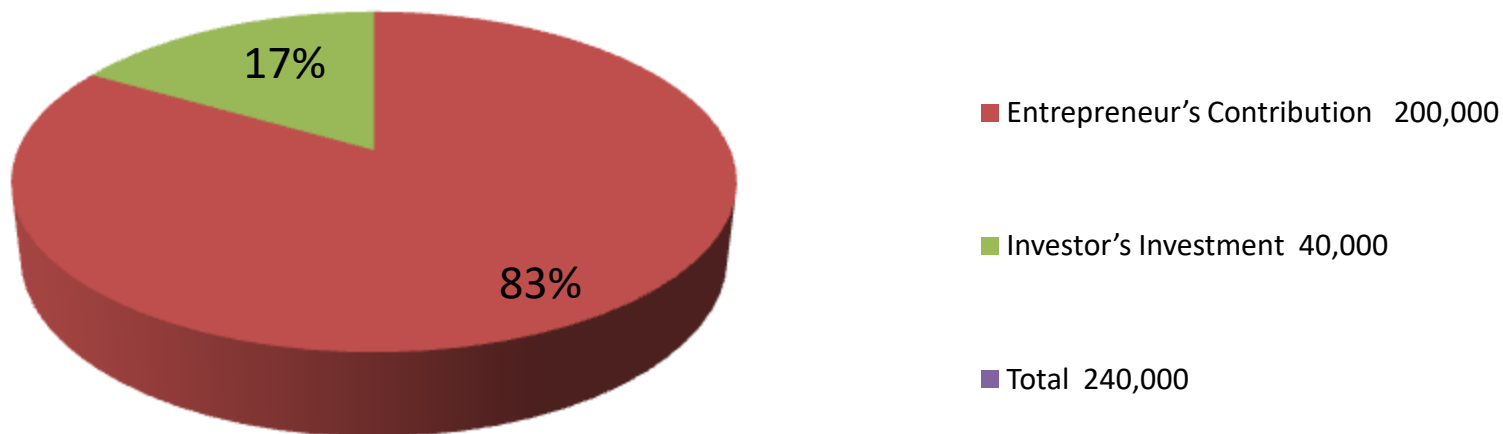
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Suta Production	2,500	75000	900000
Total Sales (A)	2,500	75000	900000
Less Variable Expense			
Suta Production	1500	45000	540000
Total variable Expense (B)	1,500	45000	540000
Contribution Margin (CM) [C=(A-B)]	1,000	30000	360000
Less Variable Expense			
Rent		3,000	36000
Electricity bill		100	1200
Transportation		10000	120000
Salary (self)		5000	60000
Guard		100	1200
Salary(Staff)		0	0
Entertainment		200	2400
Genarator		0	0
Mobile bill		200	2400
Total fixed cost (D)		18,600	223200
Net Profit (E)= [C-D]		11,400	136800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Suta	5	30,000	150,000	1	30,000	300,000	180,000
Security			50,000				50,000
Others						10,000	10,000
Total	5		200,000	1		40,000	240,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Suta Production	3,000	90000	1080000	1134000	1190700
Total Sales (A)	3,000	90000	1080000	1134000	1190700
Less Variable Expense				0	0
Suta Production	2,800	84000	1008000	1058400	1111320
Total variable Expense (B)	2,800	84000	1008000	1058400	1111320
Contribution Margin (CM) [C=(A-B)]	1,200	36000	432000	453600	476280
Less Variable Expense				0	0
Rent		3,000	36000	37800	39690
Electricity bill		100	1200	1260	1323
Transportation		10000	120000	126000	132300
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		100	1200	1260	1323
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		18,600	223200	234360	246078
Net Profit (E)= [C-D]		17,400	208800	219240	230202
Investment Payback			16,000	16,000	16,000

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

SR#	<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	40,000		
1.2	Net Profit	208800	219240	230202
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		192,800	396,040
	Total Cash Inflow	248,800	412,040	626,242
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	192,800	396040	610242

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Shayoil Bazaar, Adomdighi,
Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

