

Proposed NU Business Name: **SHAHIN ENTERPRISE**



Project identification and prepared by: MST. MAHFUJA KHATUN
Shakhipur Uint, Tangail

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHIN
Age	:	01-01-1999(19Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother 02 sisters
Address	:	Vill: Kaliyapara ;P.O : Kachuya P.S: Shakhipur, 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	:	SHAHINUR
(iii) Father's name	:	MD. ALI CHAN
(iv) GB member's info	:	Branch: Kachuya, Centre # 19(Female), Member ID: 2343, Group No: 04 Member since:01-01-2004(13Years) First loan: BDT 3,000/- Existing loan :20,000/-
Further Information:		Outstanding loan: Nil
(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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Yes, Rearing Cow.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-680639
Family's Contact No.	:	01775-151381
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Shakhipur unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHINUR joined Grameen Bank since 13 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

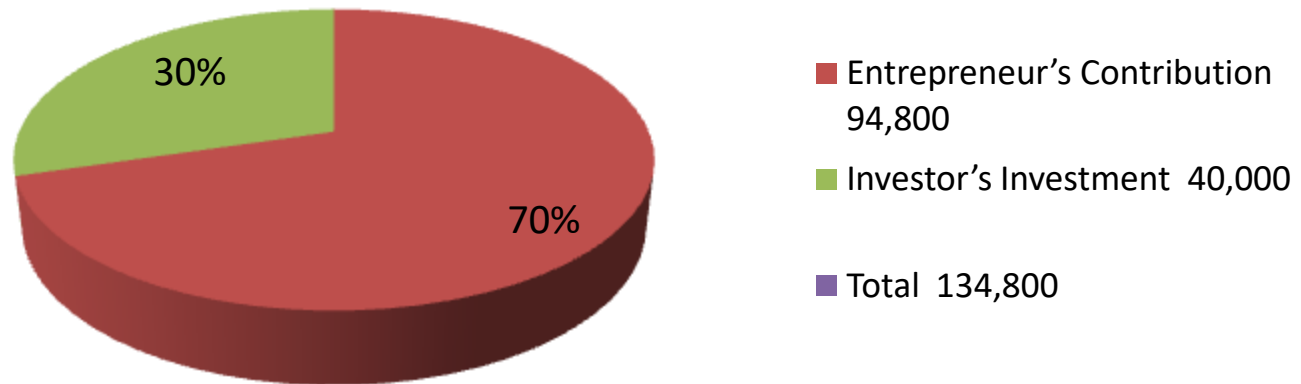
Business Name	:	SHAHIN ENTERPRISE
Location	:	Vill: Kaliyapara ;P.O : Kachuya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 144800/-
Financing	:	Self BDT 94800/- (from existing business)91% Required Investment BDT 40,000/- (as equity) 09%
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 06 ft= 48 square ft
Security of the shop	:	NIL
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Wheat, Sugar, Oil, Others etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur.▪The firm is self.▪Collects goods from Shakhipur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Wheat, Sugar, Oil, Others	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Rice, Wheat, Sugar, Oil, Others	2,640	79,200	950,400
Total variable Expense (B)	2,640	79,200	950,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		5,100	61,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Rice	14	2500	35000	Rice	7	2500	17,500	52,500
Flour	8	2100	16800		0	0	0	16,800
Sugar	1	3000	3000	Sugar	5	3000	15,000	18,000
Oil	1	20000	20000		0	0	0	20,000
Others	1	20000	20000	Others	1	7500	7,500	27,500
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security		0	0			0	0	0
Total			94800			23000	40,000	134,800



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Rice, Wheat, Sugar, Oil, Others	4,000	120,000	1,440,000	1,512,000	1,587,600
		0	0	0	0
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense		0	0	0	0
Rice, Wheat, Sugar, Oil, Others	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense			0	0	0
Rent		0	0	0	0
Electricity Bill		500	6,000	6,300	6,615
Transportation		0	0	0	0
Salary (self)		5,000	60,000	63,000	66,150
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		200	2,400	2,520	2,646
Non Cash Item			0	0	0
Depreciation		0	0	0	0
Total Fixed Cost		5,700	68,400	71,820	75,411
Net Profit (E) [C-D]		18,300	219,600	230,580	242,109
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	219,600	230,580	242,109
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		203,600	418,180
	Total Cash Inflow	259,600	434,180	660,289
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	16,000	16,000
3	Net Cash Surplus	203,600	418,180	644,289

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business :08
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





