



Proposed NU Business Name : **mijan enterprise**

Business Category : **Shopkeeping, Others Shop**



Business Proposal Identified & Prepared by : **Shahazad Hossain, Unit Incharge Dhonbari, Tangail,Zone 01.**

Business Proposal Verified by : **Md. Shahadat Hossain**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	md.mejanur rahman Vill: Matar Para, Union: Digpaith, District: Jamalpur
Age	:	32 years
Marital Status	:	Married
Children	:	1 (One) Son and 1 (One) Daughter
No. of siblings	:	4 (Four) Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother
(ii) Mother's name	:	mst.rahima
(iii) Father's name	:	Late shurujjaman
(iv) GB member's info	:	Branch: Titpalla Jamalpur, Donbari, Centre # 10 Loan no.: 1832/1, Member since 07 November 2010 First loan: Tk. 5,000 Last loan: Tk. 30,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan	:	N/A

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- mst.rahima was a GB member from 07 November 2010 to 10 August 2015, at first she took GB loan BDT 5,000 (Five Thousand).

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>mijan enterprise</i>
Address/ Location	:	sonotia bazer
Total Investment Required in BDT	:	Tk. 440,000
Financing	:	Self Tk. 370,000 Required Investment Tk. 70,000
Present salary/drawings from business	:	N/A
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 25%
(ii) Estimated % of proposed gross profit margin	:	From Product 25%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	400,000	11,200,000	134,400,000
Total Sales/commission (A)	400,000	11,200,000	134,400,000
Less: Cost of Sales			
Cost of Product(s)	300,000	8,400,000	100,800,000
Total Cost of Sales and Services (B)	300,000	8,400,000	100,800,000
Gross Profit (C) [C=(A-B)]	100,000	2,800,000	33,600,000
Less: Operating Cost			
RENT		2,800	33,600
ELECTRIC BILL		500	6,000
Transportation		2,000	24,000
Salary entraprenuer		5,000	60,000
salary(Stuff)		16,000	192,000
Entertainment Expenses		500	6,000
Night Guard Bill		200	2,400
Generator Bill		150	1,800
Mobile Bill		500	6,000
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		27,650	331,800
Net Profit (C-D)		2,772,350	33,268,200

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (security, Others , Different types of seasonal Product, bag etc.)	Investment in products (Different types of seasonal Product etc.)	370,000	70,000	440,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		370,000	70,000	440,000

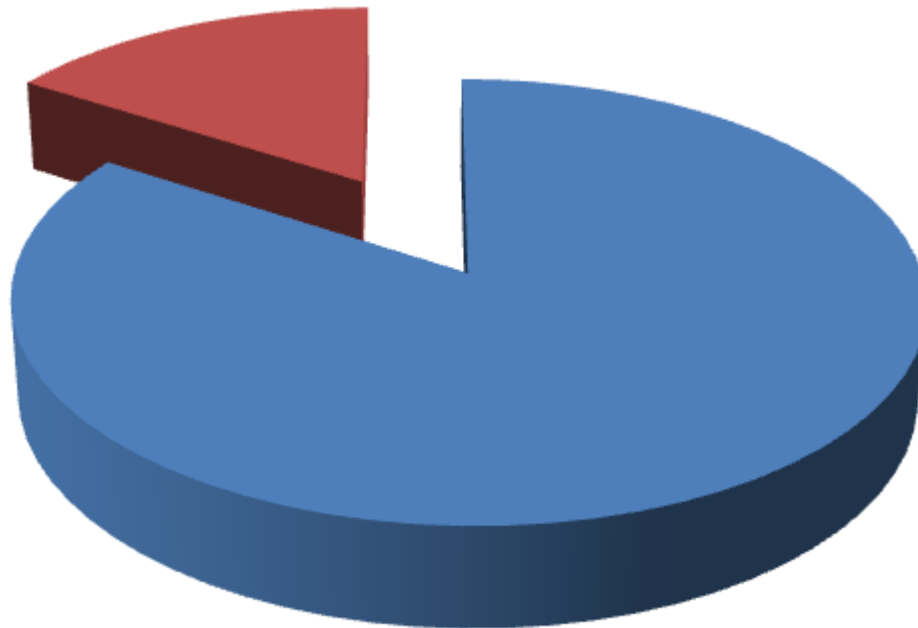
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 370,000 (84%)

■ GSSB's Investment BDT 70,000 (16%)

■ Total Capital BDT 440,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	15,000	420,000	5,040,000	15,750	441,000	5,292,000	16,538	463,064	5,556,768
Total Sales/commission (A)	15,000	420,000	5,040,000	15,750	441,000	5,292,000	16,538	463,064	5,556,768
Less: Cost of Sales									
Estimated cost of Product(s)	11,250	315,000	3,780,000	11,813	330,764	3,969,168	12,404	347,312	4,167,744
Est. Total Cost of Sales and Services (B)	11,250	315,000	3,780,000	11,813	330,764	3,969,168	12,404	347,312	4,167,744
Gross Profit (C) [C=(A-B)]	3,750	105,000	1,260,000	3,937	110,236	1,322,832	4,134	115,752	1,389,024
Less: Operating Cost									
Shop Rent		2,800	33,600		3,080	36,960		3,388	40,656
ELECTRIC BILL		600	7,200		660	7,920		726	8,712
Transportation		2,200	26,400		2,420	29,040		2,662	31,944
Salary entraprenuer		5,000	60,000		5,500	66,000		6,050	72,600
salary(Stuff)		16,000	192,000		17,600	211,200		19,360	232,320
Entertainment Expenses		500	6,000		550	6,600		605	7,260
Night Guard Bill		200	2,400		220	2,640		242	2,904
Generator Bill		200	2,400		220	2,640		242	2,904
Mobile Bill		500	6,000		550	6,600		605	7,260
Ownership Transfer Fee		424	3,816		424	5,088		424	5,096
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		28,424	339,816		31,224	374,688		34,304	411,656
Net Profit (C-D)		76,576	920,184		79,012	948,144		81,448	977,368
Retained Income			920,184			1,868,328			2,845,696

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	70000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	924000	953232	982296
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	901095	1823787
	Total Cash Inflow	994000	1854327	2806083
2.0	Cash Outflow			
2.1	Product Purchase	70000		
2.2	Investment Payback Including Ownership Transfer Fee	22905	30540	30555
	Total Cash Outflow	92905	30540	30555
3.0	Total Cash Surplus	901095	1823787	2775528

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (5 Years)

WEAKNESS

- Electricity problem;

OPPORTUNITIES

- Location of shop;

THREATS

- Theft;

Pictures







