#### **Proposed NU Business Name: ADIL ENTERPRISE**



Project identification and prepared by: Shahabuddin, Ashulia Unit, Dhaka

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta			
Name	:	AKTER UZZAMAN	
Age	:	03-06-1983 (32 Years)	
Education, till to date	•	SSC Pass	
Marital status	••	Married	
Children	:	1 Son	
No. of siblings:	:	1 Sister	
Address	:	Vill: Kolma-1 P.O: Dairy Farm P.S: Savar Dist: Dhaka	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father  BOSIRON NESA  MD ROMIZ UDDIN SIKDER  Branch: Ashulia, Centre # 11 (Female),  Member ID: 4526, Group No: 08  Member since: 08-11-2006 (09 Years)  First loan: 5,000 taka.	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 80,000 Outstanding loan: BDT 30,000  Mother  No  No  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	:	Three years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915-704100
Father Contact No.	:	01911-722323
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

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

Bosiron Nesa is a member of Grameen Bank since 32 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development, cow rearing and business.

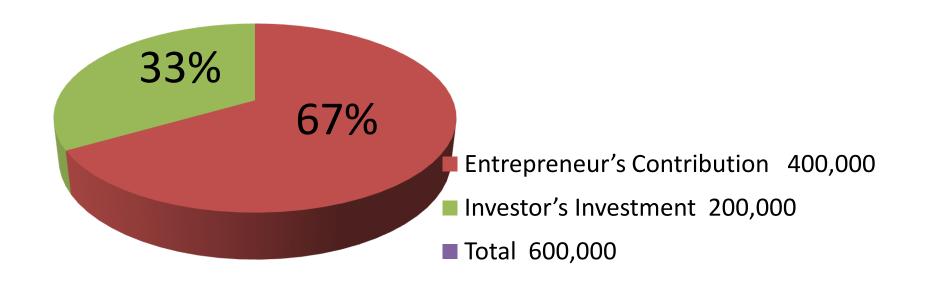
Proposed Nobin Udyokta Business Info					
Business Name	:	ADIL ENTERPRISE			
Location	:	Kolma bazaar, Savar, Dhaka			
Total Investment in BDT	:	BDT 2,84,000			
Financing	:	Self BDT 1,84,000 (from existing business) 67%			
		Required Investment BDT 1,00,000 (as equity) 33%			
Present salary/drawings from business (estimates)	:	BDT 10,000			
Proposed Salary	:	BDT 10,000			
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Jhut, Carton, Poly etc.</li> <li>Average 30% gain on sales.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>After getting equity fund two employee will be appointed.</li> <li>Collects goods from Kolma, Jingira.</li> <li>The shop is rented.</li> <li>Agreed grace period is 4 months.</li> </ul>			

Existing Business (BDT)				
Particular	Monthly	Yearly		
Revenue (sales)				
Jhut, Carton, Poly	80,000	960,000		
Total Sales (A)	80,000	960,000		
Less. Variable Expense				
Jhut, Carton, Poly	56,000	672,000		
Total variable Expense (B)	56,000	672,000		
Contribution Margin (CM) [C=(A-B)	24,000	288,000		
Less. Fixed Expense				
Rent	3,000	36,000		
Mobile Bill	1,000	12,000		
Transportation	1,000	12,000		
Salary (self)	10,000	120,000		
Entertainment	500	6,000		
Others	1,000	12,000		
Total fixed Cost (D)	16,500	198,000		
Net Profit (E) [C-D)	7,500	90,000		

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Particulars	Existing	Proposed	Proposed Total
Jhut, Carton, Poly	84,000	1,00,000	1,84,000
Security	1,00,000	-	1,00,000
Total	1,84,000	1,00,000	2,84,000

#### **Source of Finance**



Financial Projection (BDT)						
Particular	Monthly	1st Year	2nd Year	3rd year		
Revenue (sales)						
Jhut, Carton, Poly	152,000	1,824,000	1,915,200	2,010,960		
Total Sales (A)	152,000	1,824,000	1,915,200	2,010,960		
Less. Variable Expense						
Jhut, Carton, Poly	106,400	1,276,800	1,340,640	1,407,672		
Total variable Expense (B)	106,400	1,276,800	1,340,640	1,407,672		
Contribution Margin (CM) [C=(A-B)	45,600	547,200	574,560	603,288		
Less. Fixed Expense						
Rent	3,000	36,000	36,000	36,000		
Mobile Bill & SMS Monitoring	1,250	15,000	15,500	16,000		
Transportation	2,000	24,000	26,000	28,000		
Salary (self)	10,000	120,000	120,000	120,000		
Salary (staff)	14,000	168,000	168,000	168,000		
Entertainment	700	8,400	9,000	9,500		
Others	1,000	12,000	13,000	14,000		
Total Fixed Cost	31,950	383,400	387,500	391,500		
Net Profit (E) [C-D)	13,650	163,800	187,060	211,788		
Investment Payback		40,000	40,000	40,000		

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	163,800	187,060	211,788
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		123,800	270,860
	Total Cash Inflow	263,800	310,860	482,648
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	123,800	270,860	442,648

## **SWOT ANALYSIS**

## Strength

Employment: Self: 01 Family:0 Others:02

Experience & Skill: 06 Years

Quality goods & services;

Skill and experience;

## WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

### THREATS

Theft

Fire

Political unrest

Local competitors;

# Pictures





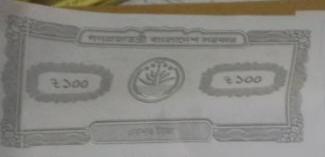












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## **FAMILY PICTURE**

