GRAMEEN ENTERPRISE



Project identification and prepared by: Nurul Islam, Uttarkhan Unit, Dhaka Project verified by: Md Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta						
Name	:	MD. MONIRUZZAMAN				
Age	:	19-09-1989 (25 Years)				
Education, till to date	:	HSC				
Marital status	:	Single				
Children	:	N/A				
No. of siblings:	:	1 Brother and 2 Sisters				
Address	:	Vill: Dobadia P.O: Uttarkhan P.S: Uttarkhan 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 NURJAHAN BEGUM MD. MUNSUR ALI Branch: Dokshinkhan, Centre # 64(Female), Member ID: 4961, Group No: 01 Member since: 21-11-1993 (21 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 3,60,000 Outstanding loan: BDT 65,800 Father 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	:	Father's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784-747280
Mother Contact No.	:	01720-980823
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Uttarkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Nurjahan Begum is a member of Grameen Bank since 21 years. At first she took 5,000 taka loan from Grameen Bank. Nurjahan Begum gradually took loan from GB. Utilize loan in cow rearing and her husband land business. She made house. She also purchase 4 decimal land.

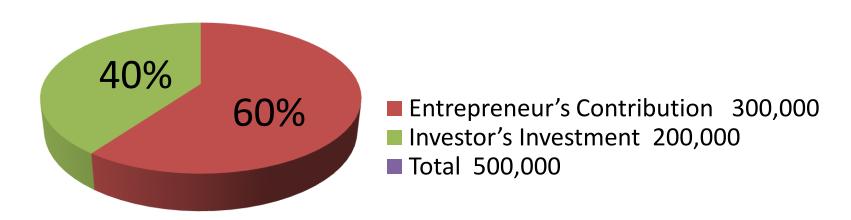
Proposed Nobin Udyokta Business Info				
Business Name	:	GRAMEEN ENTERPRISE		
Location	:	Dobadia, Signboard, Uttarkhan, Dhaka-1230		
Total Investment in BDT	:	5,00,000 taka		
Financing	:	Self BDT 3,00,000 (from existing business) 60% Required Investment BDT 2,00,000 (as equity) 40%		
Present salary/drawings from business (estimates)	:	5,000 Taka		
Proposed Salary	:	7,000 Taka		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Cement, Steel(rod), Gas Cylinder, Color, Rope, Pin, Pipe, Groomer, Brush etc. Average 10% gain on Cement, Steel(rod), Pipe, Groomer, sales. Average 20% gain on Rope, Pin Sales. The business is operating by entrepreneur. Existing no employee. After getting equity fund one employee will be appointed The shop is rented. Collects goods from Tongi, Ghorashal, Dhaka Narayangonj. Agreed grace period is 4 months. 		

Existing	Business	(BDT)
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Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cement, Steel(rod), Gas Cylinder, Color, U PVC Pipe etc	2,500	75,000	900,000
Rope, Pin, Groomer, Brush etc	2,000	60,000	720,000
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
Cement, Steel(rod), Gas Cylinder, Color, U PVC Pipe etc	2,250	67,500	810,000
Rope, Pin, Groomer, Brush etc	1,600	48,000	576,000
Total variable Expense (B)	3,850	115,500	1,386,000
Contribution Margin (CM) [C=(A-B)	650	19,500	234,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		600	7,200
Generator Bill		150	1,800
Mobile Bill		300	3,600
Entertainment		800	9,600
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		10,850	130,200
Net Profit (E) [C-D)		8,650	103,800

Investment Breakdown								
Particulars Existing Proposed Proposed Total								
Cement, Steel(rod), Gas Cylinder, Color, Rope, Pin, Pipe, Groomer, Brush etc	2,50,000	2,00,000	4,50,000					
Security	50,000	-	50,000					
Total	3,00,000	2,00,000	5,00,000					

Source of Finance



Financial	Pro	ection	(BDT)
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Particular	Daily	Monthly	1st Year	2nd Year	3rd year		
Revenue (sales)							
Cement, Steel(rod), Gas Cylinder,							
Color, U PVC Pipe etc	4,500	135,000	1,620,000	1,701,000	1,786,050		
Rope, Pin, Groomer, Brush etc	3,500	105,000	1,260,000	1,323,000	1,389,150		
Total Sales (A)	8,000	240,000	2,880,000	3,024,000	3,175,200		
Less. Variable Expense							
Cement, Steel(rod), Gas Cylinder,							
Color, U PVC Pipe etc	4,050	121,500	1,458,000	1,530,900	1,607,445		
Rope, Pin, Groomer, Brush etc	2,800	84,000	1,008,000	1,058,400	1,111,320		
Total variable Expense (B)	6,850	205,500	2,466,000	2,589,300	2,718,765		
Contribution Margin (CM) [C=(A-B)	1,150	34,500	414,000	434,700	456,435		
Less. Fixed Expense							
Rent		2,000	24,000	24,000	24,000		
Electricity Bill		600	7,200	8,000	8,500		
Generator Bill		150	1,800	2,200	2,400		
Mobile Bill		550	6,600	6,000	6,500		
Entertainment		1,000	12,000	13,000	14,000		
Transportation		3,000	36,000	38,000	40,000		
Salary (self)		7,000	84,000	84,000	84,000		
Salary (staff)		5,000	60,000	60,000	60,000		
Total Fixed Cost		19,300	231,600	235,200	239,400		
Net Profit (E) [C-D)		15,200	182,400	199,500	217,035		
Investment Payback			80,000	80,000	80,000		

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	200,000		
1.2	Net Profit	182,400	199,500	217,035
1.3	Depreciation (Non cash item)		1	-
1.4	Opening Balance of Cash Surplus		102,400	221,900
	Total Cash Inflow	382,400	301,900	438,935
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	102,400	221,900	358,935

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:02

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

Local competitors;

Pictures







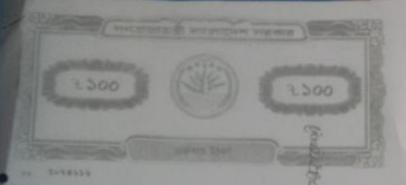












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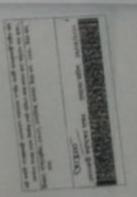
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DESCRIPTION OF REAL





FAMILY PICTURE

