

Proposed NU Business Name: **M/S KHADIZA ENTERPRISE**



Project identification and prepared by: MD. Kajem Uddin,
Bason Unit, Gazipur

Project verified by: MD. Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MUHAMMAD SULTAN UDDIN
Age	:	12-11-1988 (27 Years)
Education, till to date	:	M.S.S
Marital status	:	Married
Children	:	NIL
No. of siblings:	:	4 Brothers & 1 Sister
Address	:	Vill: Baroboika, P.O: Chandona, P.S: Gazipur Sadar, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SURUBJAN BEGUM
(iii) Father's name	:	MD. JOYNAL ABEDEEN
(iv) GB member's info	:	Branch: Bason Gazipur, Centre # 42(Female), Member ID: 6234, Group No: 08 Member since: 05-10-1994 (21 Years) First loan: BDT 5,000 taka.
Further Information:		Existing Loan: NIL, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-629821
Mother's Contact No.	:	01937-190863
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SURUBJAN BEGUM joined Grameen Bank since 21 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S KHADIZA ENTERPRISE
Location	:	Chowrasta Kancha Bazar, Gazipur
Total Investment in BDT	:	BDT 5,40,000/-
Financing	:	Self BDT 3,40,000/- (from existing business) 63% Required Investment BDT 2,00,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	42 ft x 20 ft= 840 square ft
Security of the shop	:	BDT 7,50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice etc.▪Average 7% gain on sale.▪The business is operating by entrepreneur. Existing one employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Chourasta Kancha Bazaar.▪Agreed grace period is 3 months.

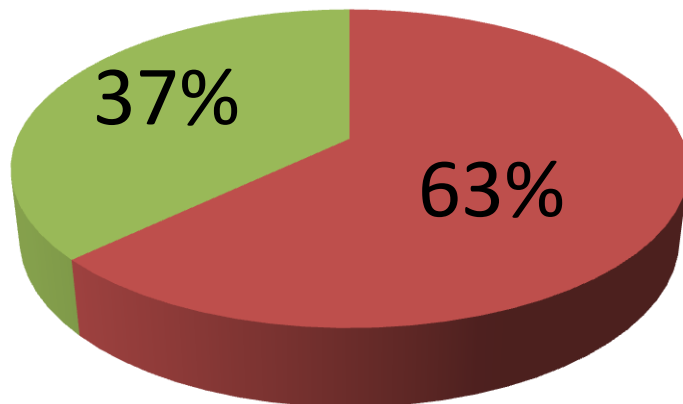
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice	18,000	540,000	6,480,000
Total Sales (A)	18,000	540,000	6,480,000
Less. Variable Expense			
Rice	16,740	502,200	6,026,400
Total variable Expense (B)	16,740	502,200	6,026,400
Contribution Margin (CM) [C=(A-B)]	1,260	37,800	453,600
Less. Fixed Expense			
Rent		10,000	120,000
Electricity Bill		800	9,600
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Entertainment		400	4,800
Transportation		4,000	48,000
Salary (staff)		4,000	48,000
Generator Bill		200	2,400
Donation		100	1,200
Total fixed Cost (D)		24,900	194,400
Net Profit (E) [C-D]		12,900	259,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (L) 90 x 1800	162,000	180,000	342,000
Rice (m)70 x 2100)	147,000	15,000	162,000
Polaw Rice (6 x 4200)	25,200	0	25,200
Oil, Powder etc	5,800	5,000	10,800
Total	340,000	200,000	540,000

Source of Finance



- Entrepreneur's Contribution 340,000
- Investor's Investment 200,000
- Total 540,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice	26,000	780,000	9,360,000	9,828,000	10,319,400
Total Sales (A)	26,000	780,000	9,360,000	9,828,000	10,319,400
Less. Variable Expense					
Rice	24,180	725,400	8,704,800	9,140,040	9,597,042
Total variable Expense (B)	24,180	725,400	8,704,800	9,140,040	9,597,042
Contribution Margin (CM) [C=(A-B)]	1,820	54,600	655,200	687,960	722,358
Less. Fixed Expense					
Rent		10,000	120,000	120,000	120,000
Electricity Bill		800	9,600	10,500	11,500
Mobile Bill		500	6,000	7,000	8,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		400	4,800	5,500	6,000
Transportation		6,000	72,000	74,000	76,000
Salary (staff)		8,000	96,000	96,000	96,000
Generator Bill		200	2,400	3,000	35,000
Donation		100	1,200	1,500	1,800
Total Fixed Cost		31,000	372,000	377,500	414,300
Net Profit (E) [C-D]		23,600	283,200	310,460	308,058
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	283,200	310,460	308,058
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		203,200	433,660
	Total Cash Inflow	483,200	513,660	741,718
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	203,200	433,660	661,718

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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

Pictures















**গ্রামীণ
পেনশন
সঞ্চয়**
নাম : *কল্যাণ চন্দ্র*
হিসাব নং : *P/ ২০২৬*


গ্রামীণ ব্যাংক

৬৬৭৭

মহাজ গ্রামের পাশবই

নাম	<i>কল্যাণ চন্দ্র</i>
কেন্দ্রের নাম	<i>বঙ্গ কল্যাণ</i>
শাখা	<i>কল্যাণ</i>

১০/১১/১৯৯৯

ক্রি সিস্টেম
৩ গ্রাম
২৬০



**গ্রামীণ
পেনশন
সঞ্চয়**

নাম : সৈয়দ মোস্তাফিজুল হক
হিসাব নং : ৮/ ২০২৬



গ্রামীণ ব্যাংক
শাখা

সহজ ঋণের পাশবই

নাম সৈয়দ মোস্তাফিজুল হক
স্বাক্ষর নং ১২৬৪
গ্রুপ নং ০৬
কেন্দ্র নং ৪২১৮
কেন্দ্রের নাম বুটচাঁদ
বই ইস্যুর তারিখ ২০১৬/১২/০৩
শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]

মূল্য : ১০

FAMILY PICTURE

