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



Project identification and prepared by: Md. Hafijur Rahman, Keraneegonj Unit, Dhaka

Project verified by: Sushanto Kuamr Biswash



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. ABAU SAID		
Age	:	08-04-1982 (34 Years)		
Education, till to date	:	Class VIII		
Marital status	:	Married		
Children	:	1Son		
No. of siblings:	:	3 Brothers, 1 Sister		
Address	:	Vill: Goyal Khali, P.O: Rohitpur, P.S: Keraneegonj, 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  SALMA BEGUM  MD. ABUL KALAM  Branch: Basta Keranigonj, Centre # 23(Female),  Member ID: 1855, Group No: 02  Member since: (20 Years)  First loan: BDT 5,000		
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 90000, Outstanding Ioan: BDT 72180 N/A 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	:	10 years experience in running business.
Training Info	:	He has NO training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818591138
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneegonj Unit, Dhaka

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

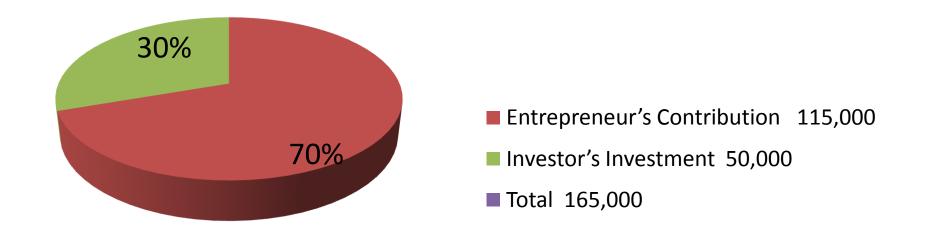
SALMA BEGUM joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info			
Business Name	:	AHAD ENTERPRISE	
Location	:	Goyalkhali Bazaar	
Total Investment in BDT	:	BDT 165,000/-	
Financing	:	Self BDT 1,15,000/-(from existing business) 70% Required Investment BDT 50,000/-(as equity) 30%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	10 ft x 10 ft= 100 square ft	
Security of the shop	:	BDT 20,000/-	
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Cloth Item etc.</li> <li>Average 20% gain on sale.</li> <li>The business is operating by entrepreneur. Existing no employees.</li> <li>The shop is rented.</li> <li>Collects goods from Gausia.</li> <li>Agreed grace period is 3 months.</li> </ul>	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Varieties Item	2,000	60,000	720,000	
Total Sales (A)	2,000	60,000	720,000	
Less. Variable Expense				
Varieties Item	1,600	48,000	576,000	
Total variable Expense (B)	1,600	48,000	576,000	
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000	
Less. Fixed Expense				
Rent		600	7,200	
Electricity Bill		300	3,600	
Mobile Bill		300	3,600	
Salary (self)		5,000	60,000	
Transportation		600	7,200	
Entertainment		200	2,400	
Total fixed Cost (D)		7,000	14,400	
Net Profit (E) [C-D)		5,000	129,600	

Investment Breakdown					
Particulars	Existing	Proposed	<b>Proposed Total</b>		
Lungi (150 x 350)	52,500	20,000	72,500		
Shoe (200 x 150)	30,000	5,000	35,000		
T-Shirt, Napkin	8,500	5,000	13,500		
Mosquito Net (20 x 3000	6,000	6,000	12,000		
Three Piece (40 x 450)	18,000	14,000	32,000		
Total	115,000	50,000	165,000		

#### **Source of Finance**



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2 Year	
Revenue (sales)					
Varieties Item	3,000	90,000	1,080,000	1,134,000	
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	
Less. Variable Expense					
Varieties Item	2,400	72,000	864,000	907,200	
Total variable Expense (B)	2,400	72,000	864,000	907,200	
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	
Less. Fixed Expense					
Rent		600	7,200	7,200	
Electricity Bill		300	3,600	4,000	
Mobile Bill		400	4,800	5,500	
Salary (self)		5,000	60,000	60,000	
Transportation		1,000	12,000	13,000	
Entertainment		200	2,400	3,000	
Total Fixed Cost		7,500	90,000	92,700	
Net Profit (E) [C-D)		10,500	126,000	134,100	
Investment Payback			30,000	30,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	126,000	134,100
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		96,000
	Total Cash Inflow	176,000	230,100
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	96,000	200,100

## **SWOT ANALYSIS**

## Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 10 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

# Pictures





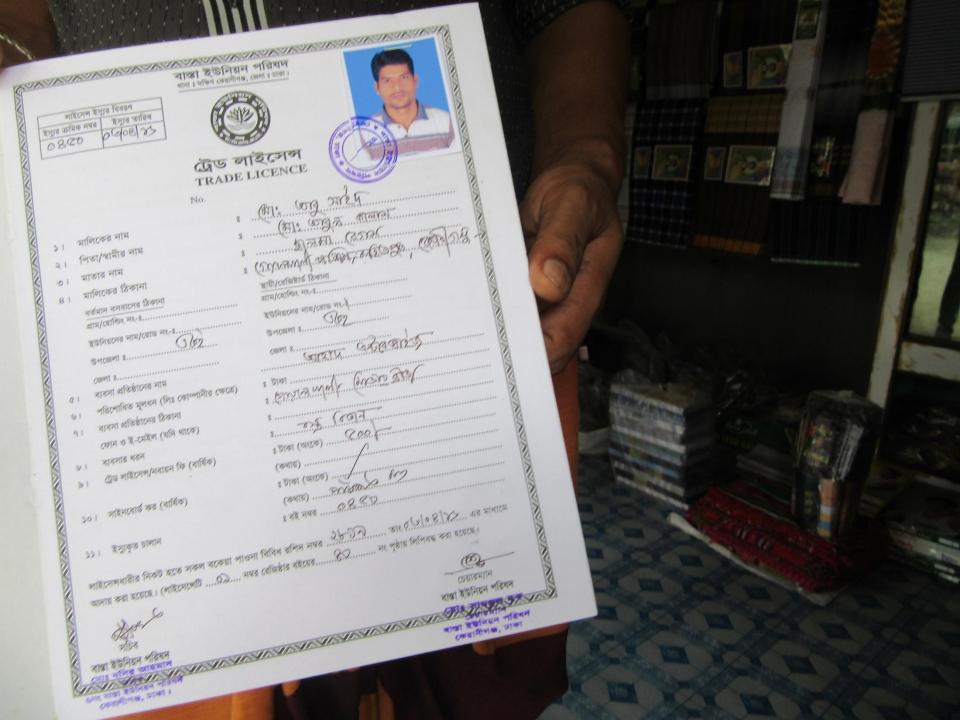






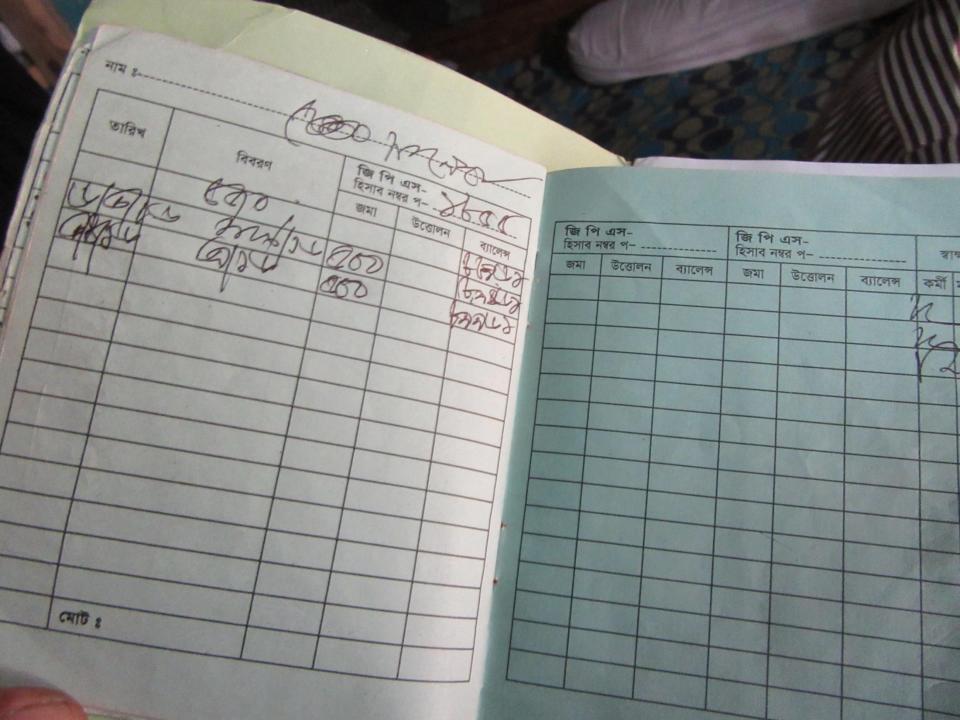








यर्ज भारात जामायर किट्युत्र नाम दुर्गार्य गूल प्राप्त



अरका अट्याश गान वर् आया गर PMUM 24.00 20/2 (किस्म नीर M. D. W. CHANA CHANAS.



#### গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Government of the People's Republic of Bangladesh

NATIONAL ID CARD / जाजीय পরিচয় পত্র



নাম: মোঃ আবু সাইদ

Name: Md. Abau Said

পিতা: মোঃ আবুল কালাম

মাতা: ছালমা বেগম

, Da

Date of Birth: 08 Apr 1982

ID NO: 2613813201417

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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো। ঠিকানা: গ্রাম/রাজ্ঞা: গোয়ালখালী পশ্চিম, ডাকঘর: রুহিতপুর - ১৩১০, কেরানীগঞ্জ,



## **FAMILY PICTURE**

