

Proposed NU Business Name: **MS EMON ENTERPRISE**



Project identification and prepared by: Md. Ebadat Hossain,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SORIFUL ISLAM
Age	:	18-03-1985(31 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	2 SONS
No. of siblings:	:	2 Brothers
Address	:	Vill: Golaphati, P.O: Puthia, P.S: Puthiya, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. JAHANARA BEGUM
(iii) Father's name	:	MD. BELAL HOSSAIN
(iv) GB member's info	:	Branch: Jiopara, Centre # 20 (Female), Member ID: 2502, Group No: 04 Member since: 25-04-1997 (13Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 30000, 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	:	13 years experience in running business. He has 12 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-736410
Mother's Contact No.	:	01727-440384
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAHANARA BEGUM joined Grameen Bank since 13 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS EMON ENTERPRISE
Location	:	Puthia, Trimohoni bazar, Rajshahi
Total Investment in BDT	:	BDT 240000/-
Financing	:	Self BDT 140000/-(from existing business) 58% Required Investment BDT 1,00,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees.▪The shop is rented.▪Agreed grace period is 3 months.

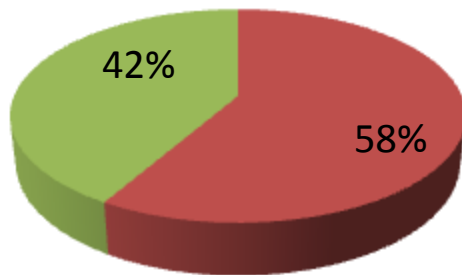
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Medicine	5700	171000	2052000
Total Sales (A)	5700	171000	2052000
Less Variable Expense			
Medicine	4845	145350	1744200
Total variable Expense (B)	4,845	145350	1744200
Contribution Margin (CM) [C=(A-B)]	855	25650	307800
Less Variable Expense			
Rent		1,300	15600
Electricity bill		300	3600
Transportation		4,000	48000
Salary (Self)		5000	60000
Salary(Staff)		6000	72000
Entertainment		1000	12000
Guard		150	1800
Mobile bill		400	4800
Total fixed cost (D)		18,000	216000
Net Profit (E)= [C-D]		7,650	91800

Investment Breakdown

Particulars	Existing	Proposed	Total
Different biscuit	79,000	100,000	179000
Logaense,gum	10,000	0	10000
Bekary	30,000	0	30000
Chanachur	17,000	0	17000
Rack,table	4,000	0	4000
	140,000	100,000	240000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 100,000
- Total 240,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Medicine	7400	222000	2664000	2797200
Total Sales (A)	7400	222000	2664000	2797200
Less Variable Expense				
Medicine	6290	188700	2264400	2377620
Total variable Expense (B)	6,290	188700	2264400	2377620
Contribution Margin (CM) [C=(A-B)	1,110	33300	399600	419580
Less Variable Expense				
Rent		1,300	15600	15,600
Electricity bill		500	6000	6400
Transportation		4,000	48,000	8,600
Salary (Self)		5000	60000	60000
Salary(Staff)		6000	72000	72000
Entertainment		1000	12000	12000
Guard		150	1800	1800
Mobile bill		500	6000	5000
Total fixed cost (D)		18,450	221,400	181,400
Net Profit (E)= [C-D]		14850	178200	238,180
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	178,200	238,180
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		118,200
	Total Cash Inflow	278200	356380
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)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	118,200	296380

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

পুঠিয়া পৌরসভা কার্যালয়
পুঠিয়া, রাজশাহী।

ট্রেড লাইসেন্স

তারিখ ২৬/১১/২০

৬.৫ লাইসেন্স নং- ৪৭০

স্বত্বস্বাধীন ইমেন ট্রেডিং প্রাইভেট

লিমিটেড মোতায়েন ইসলামাবাদ

ইমেন বেলানি সড়ক হাট

লিহাতি

ওয়ার্ড নং ৩

সন লাইসেন্স ৫৪ ধারা মোতাবেক ২০২৫-২০২৬ সালের ৩













শুভেচ্ছা
স্বাস্থ্য
সংরক্ষণ
করুন

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করুন



FAMILY PICTURE

