

Proposed NU Business Name: **SUBORNA ENTERPRISE**



Project identification and prepared by: Md: Nurul Islam , Kaliakair
Unit, Gazipur

Project verified by: MD. Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: RIPON HOSSAIN
Age	:	10/11/1997 (20 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Not Applicable
No. of siblings:	:	2 Brothers, 1 Sister.
Address	:	Vill: Suriachala P.O: Choundora P.S: Kaliakair, 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	:	SAHERA BEGUM
(iii) Father's name	:	MD: DEALOWER HOSSAIN
(iv) GB member's info	:	Branch: Boroibari, kaliakair , Centre # 23 (Female), Member ID: 1894/1, Group No: 4 Member since: 10/01/2009 (08 Years) First loan: BDT 10,000 /- Last loan :10,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 7,800
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	02 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-341959
Family's Contact No.	:	01711-440223
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHERA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SUBORNA ENTERPRISE
Location	:	Suriachala Bazar ,Kaliakair, Gazipur.
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 150,000/- (from existing business) 50% Required Investment BDT 100,000/- (as equity) 50 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 11 ft= 110 square ft
Security of the shop	:	: Nill
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Soft drinks,sop,oil etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪ Existing no employee.▪The shop is wonerd.▪Collects goods from Company.▪Agreed grace period is 3 months.

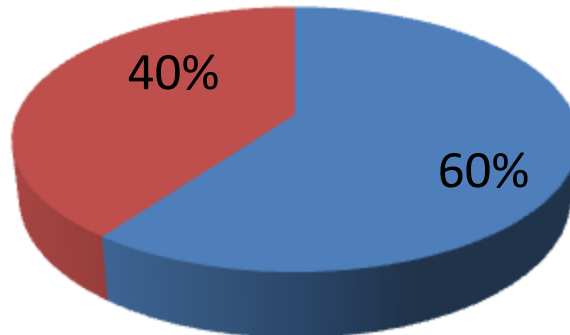
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drink,biskit,balb,milk etc.	4,000	120,000	1,440,000
		0	0
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Soft drink,biskit,balb,milk etc.	3,200	96,000	1,152,000
	0	0	0
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		200	2,400
Entertainment		100	1,200
Salary (self)		5,000	60,000
Genator		200	2,400
Total fixed Cost (D)		6,300	75,600
Net Profit (E) [C-D]		17,700	212,400

Investment Breakdown						
Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Rice	12	2000	24,000	20	40,000	64,000
Sop	571	35	19,985	70	2,450	22,435
Tooth past	63	80	5,040	40	3,200	8,240
Losan	26	150	3,900	20	3,000	6,900
Fress wash	40	200	8,000	20	4,000	12,000
Snow	79	190	15,010	0	0	15,010
Sampow	27	180	4,860	30	5,400	10,260
Coconat oil	75	200	15,000	50	10,000	25,000
Perfiiom	14	300	4,200	20	6,000	10,200
Washing powder	70	45	3,150	80	3,600	6,750
Milk	75	48	3,600	50	2,400	6,000
Coiol	74	55	4,070	50	2,750	6,820
Others	0	0	39,185	0	17,200	56,385
Total			150,000		100,000	250,000

Source of Finance

■ Entrepreneur's contibution 1,50,000 ■ Investor's Investment 1,00,000 ■ Total 2,50,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Soft drink,biskit,balb,milk etc.	5,400	162,000	1,944,000	2,041,200	2,143,260
Total Sales (A)	5,400	162,000	1,944,000	2,041,200	2,143,260
Less. Variable Expense					
Soft drink,biskit,balb,milk etc.	4,320	129600	1555200	1632960	1714608
Total variable Expense (B)	4,320	129,600	1,555,200	1,632,960	1,714,608
Contribution Margin (CM) [C=(A-B)	1,080	32,400	388,800	408,240	428,652
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Transportation		500	6,000	6,000	6,000
Mobile Bill		200	2,400	2,400	2,400
Entertainment		100	1,200	1,200	1,200
Salary (self)		5,000	60,000	60,000	60,000
Genator		200	2,400	2,400	2,400
Total Fixed Cost		6,300	75,600	75,600	75,600
Net Profit (E) [C-D)		26,100	313,200	332,640	353,052
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	313,200	332,640	353,052
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		273,200	565,840
	Total Cash Inflow	413,200	605,840	918,892
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	273,200	565,840	878,892

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Suriachala Bazar
,Kliakor,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







ETIHAD AIRWAYS

Santitas
TASTE THE DIFFERENCE

গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

Form No. 1

উপজেলা : মর্শা জেলা : মুন্সীগঞ্জ

উপজেলা : মর্শা জেলা : মুন্সীগঞ্জ বাংলাদেশ

জন্ম সনদ

নিবন্ধন নং : ০৫ ডি. ২, ৩ বা ৪ নং বিকল্প (কর্তৃপক্ষ নির্দেশ) বিধিমালা অনুযায়ী
(জন্ম নিবন্ধন নং থেকে উদ্ভূত)

নিবন্ধন তারিখ : ২৭/০৫/২০০৭ মাস : ২৭ তারিখ : ০৫ মাস : ২০০৭

নিবন্ধন নং : ০৫৯৬৬০

জন্ম তারিখ : ২৭/০৫/২০০৭

ব্যক্তিগত পরিচিতি নং : ২২২৭৩৩১৩২৬৬০২৭৬৬০

নাম : মোঃ হিন্দ হোসেন

জন্ম তারিখ : সাধারণ (ক্রী): ২৭/০৫/২০০৭ লিঙ্গ : পুরুষ মহিলা

কন্যা (ক্রী): দুঃ, নাজেরা, উম্মেহা, মাহমুদা

জন্মস্থান : গ্রাম : হাজরা মুন্সীগঞ্জ ইউনিয়ন : মর্শা

উপজেলা : মর্শা জেলা : মুন্সীগঞ্জ দেশ : বাংলাদেশ

পিতার নাম : মোঃ চেপ্তার হোসেন জাতীয়তা : বাংলাদেশী

মাতার নাম : মোঃ হাজরা মাহমুদা জাতীয়তা : বাংলাদেশী

স্থায়ী ঠিকানা : হাজরা মুন্সীগঞ্জ, হিন্দা, মর্শা, মুন্সীগঞ্জ, উম্মেহা, মাহমুদা
হাজরা মুন্সীগঞ্জ



নিবন্ধকের কার্যালয়ের সীলমোহর

২৭/০৫/২০০৭
(নিবন্ধকের স্বাক্ষর ও সীলমোহর)
হাজী মোঃ মুহাম্মদ হোসেন
উপজেলা মর্শা
উপজেলা মর্শা, জেলা মুন্সীগঞ্জ

FAMILY PICTURE

