

## Proposed NU Business Name: **EMU-ISHAN ENTERPRISE**



Project identification and prepared by: Md Shahidul Islam,  
Bagha Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD ANOWARUL ISLAM</b>
Age	:	22-01-1984 (33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 Brother
Address	:	Vill: Koligram , P.O: Bagha, P.S: Bagha, 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	:	<b>MOST. ANIMA BEWA</b>
(iii) Father's name	:	<b>LATE. APSAR ALI</b>
(iv) GB member's info	:	Branch: Monigram, Centre # 50 (Female), Member ID: 1525, Group No: 03 Member since: 13-04- 2004 TO 2012 (08 Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan:
(v) Who pays GB loan installment	:	Father
(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	:	04years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-971717
Family's Contact No.	:	01727-082424
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. ANIMA BEGUM** joined Grameen Bank since 08 years ago. At first She took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>EMU-ISHAN ENTERPRISE</b>
Location	:	Narayanpur, Rajshahi
Total Investment in BDT	:	BDT 135,000/-
Financing	:	Self BDT 85,000/-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 8 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run mobile business. Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur himself. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

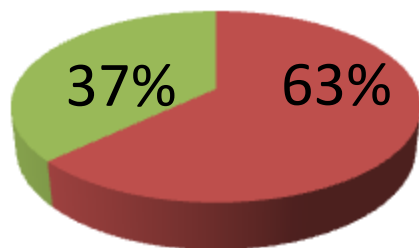
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Mobile item	85,000	1,020,000
<b>Total Sales (A)</b>	<b>85,000</b>	<b>1,020,000</b>
<b>Less. Variable Expense</b>		
Mobile item	72,250	867,000
<b>Total variable Expense (B)</b>	<b>72,250</b>	<b>867,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>12,750</b>	<b>153,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	400	4,800
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	500	6,000
Entertainment	200	2,400
Guard	50	600
Rent	600	7,200
<b>Total fixed Cost (D)</b>	<b>7,050</b>	<b>84,600</b>
<b>Net Profit (E) [C-D]</b>	<b>5,700</b>	<b>68,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile	10	1300	13,000	23	1300	30,000	43,000
Battery	30	200	6,000	0	0	0	6,000
Charger	100	80	8,000	100	80	8,000	16,000
Memory	20	300	6,000	20	300	6,000	12,000
Calculator	20	100	2,000	20	100	2,000	4,000
Headphone	30	100	3,000	30	100	3,000	6,000
Mobile cover	40	150	6,000	0	0	0	6,000
Others	1	11000	11,000	1	1000	1,000	12,000
Security	1	30000	30,000	0	0	0	30,000
<b>Total</b>	<b>252</b>		<b>85,000</b>	<b>194</b>		<b>50,000</b>	<b>135,000</b>

## Source of Finance



- Entrepreneur's Contribution 85,000
- Investor's Investment 50,000
- Total 135,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Mobile item	115,000	1,380,000	1,449,000	1,521,450
<b>Total Sales (A)</b>	<b>115,000</b>	<b>1,380,000</b>	<b>1,449,000</b>	<b>1,521,450</b>
<b>Less. Variable Expense</b>				
Mobile item	97,750	1,173,000	1,231,650	1,293,233
<b>Total variable Expense (B)</b>	<b>97,750</b>	<b>1,173,000</b>	<b>1,231,650</b>	<b>1,293,233</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>17,250</b>	<b>207,000</b>	<b>217,350</b>	<b>228,218</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	400	4,800	5,500	600
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	800	9,600	10,500	12,500
Entertainment	200	2,400	3,000	3,500
Guard	50	600	600	600
Rent	600	7,200	7,200	7,200
<b>Total Fixed Cost</b>	<b>7,450</b>	<b>89,400</b>	<b>92,300</b>	<b>90,400</b>
<b>Net Profit (E) [C-D]</b>	<b>9,800</b>	<b>117,600</b>	<b>125,050</b>	<b>137,818</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	117,600	125,050	137,818
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		97,600	202,650
	<b>Total Cash Inflow</b>	<b>167,600</b>	<b>222,650</b>	<b>340,468</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>97,600</b>	<b>202,650</b>	<b>320,468</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Political unrest

Pictures



হ্যান্ডসেট | ডিজিটাল শপ

গ্রামীণফোন  
এক্সপ্রেস

ইমু ইসা এন্টারপ্রাইজ | নারায়নপুর বাজার, বাঘা, রাজশাহী

প্রয়োজনে পাশে  
বিকাশ

bKash



একটি  ব্যাংক প্রতিষ্ঠান

MARKET  
কেটে  
আমার জীবন সেখানে ফাটবে

ইন্টারনেট  
প্যাকেজ কিনুন

ফ্রি কল  
করা



এক্সেস্ট লায়সেন্স  
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Desk area featuring a blue surface with a smartphone advertisement, a keyboard, a mouse, and various promotional materials. The advertisement shows two smartphones with text in Bengali and English. A small pink box with the number +2678 is also visible.







# FAMILY PICTURE

