

## Proposed NU Business Name: **SHAON & CHONDA ENTERPRISE**



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Project verified by: Md Siddikur Rahman



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

|  |   |  |
|--|---|--|
| Name   | : | <b>MONJURUL</b>  |
| Age  | : | 10-12-1988 (28 Years)  |
| Education, till to date                          | : | HSC  |
| Marital status                                   | : | Married  |
| Children   | : | 1 Daughter   |
| No. of siblings:                                 | : | 03 Brothers & 1 Sister   |
| Address  | : | Vill: Berbari, P.O: Berbari, P.S: Sokhipur, Dist: Tangail  |
| 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>MOMTAZ</b>  |
| (iii) Father's name                              | : | <b>MD GIAS UDDIN</b>   |
| (iv) GB member's info                            | : | Branch: Berbari Sokhipur, Centre # 28 (Female),<br>Member ID: 1793, Group No: 07<br>Member since: 10-12-1995 (22 Years)<br>First loan: BDT 4,000 |
| Further Information:                             |   | Existing Loan: BDT 25,000, Outstanding loan: BDT Nil   |
| (v) Who pays GB loan installment                 | : | Father   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | 14 years experience in running business.<br>He has no training. |
| Other Own/Family Sources of Income  | : | -   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01724-418460  |
| Mother's Contact No.  | : | 01621257659   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail     |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOMTAZ** joined Grameen Bank since 22 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>SHAON &amp; CHONDA ENTERPRISE</b>   |
| Location  | : | Nolua Bazaar, Sokhipur, Tangail  |
| Total Investment in BDT                           | : | BDT 10,00,000/-  |
| Financing   | : | Self BDT 900,000/-(from existing business) 90%<br>Required Investment BDT 100,000/-(as equity) 10%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-  |
| Proposed Salary                                   | : | BDT 5,000/-  |
| Size of shop                                      | : | 25 ft x 12 ft= 300 square ft   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪Currently run a poultry farm.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employees.</li><li>▪Collects goods from Tangail .</li><li>▪The farm is rented.</li><li>▪Agreed grace period is 3 months.</li></ul> |

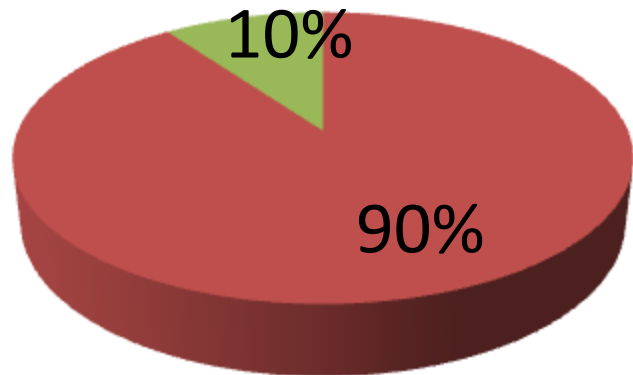
## Existing Business (BDT)

| Particular                                | Monthly        | Yearly           |
|---|----------------|------------------|
| <b>Revenue (sales)</b>                    |                |                  |
| Hen                                       | 170,000        | 2,040,000        |
| <b>Total Sales (A)</b>                    | <b>170,000</b> | <b>2,040,000</b> |
| <b>Less. Variable Expense</b>             |                |                  |
| Feed, Medicine etc                        | 136,000        | 1,632,000        |
| <b>Total variable Expense (B)</b>         | <b>136,000</b> | <b>1,632,000</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>34,000</b>  | <b>408,000</b>   |
| <b>Less. Fixed Expense</b>                |                |                  |
| Electricity Bill                          | 2,000          | 24,000           |
| Mobile Bill                               | 300            | 3,600            |
| Salary (self)                             | 5,000          | 60,000           |
| Transportation                            | 4,000          | 48,000           |
| Salary (staff)                            | 6,000          | 72,000           |
| Guard                                     | 200            | 2,400            |
| Rent                                      | 1,600          | 19,200           |
| <b>Total fixed Cost (D)</b>               | <b>19,100</b>  | <b>229,200</b>   |
| <b>Net Profit (E) [C-D]</b>               | <b>14,900</b>  | <b>178,800</b>   |

## Investment Breakdown

| Existing     |             |            |                | Proposed  |            |                |                  |
|--------------|-------------|------------|----------------|-----------|------------|----------------|------------------|
| Particulars  | Qty.        | Unit Price | Amount (BDT)   | Qty.      | Unit Price | Amount (BDT)   | Proposed Total   |
| Feed         | 17          | 2000       | 34,000         | 50        | 2000       | 100,000        | 134,000          |
| Chicken      | 1790        | 400        | 716,000        | 0         | 0          | 0              | 716,000          |
| Security     | 1           | 150000     | 150,000        | 0         | 0          | 0              | 150,000          |
| <b>Total</b> | <b>1808</b> |            | <b>900,000</b> | <b>50</b> |            | <b>100,000</b> | <b>1,000,000</b> |

## Source of Finance



■ Entrepreneur's Contribution 900,000

■ Investor's Investment 100,000

■ Total 1,000,000

## Financial Projection (BDT)

| Particular                                | Monthly        | 1st Year         | 2nd Year         | 3rd Year         |
|---|----------------|------------------|------------------|------------------|
| <b>Revenue (sales)</b>                    |                |                  |                  |                  |
| Hen                                       | 206,000        | 2,472,000        | 2,595,600        | 2,725,380        |
| <b>Total Sales (A)</b>                    | <b>206,000</b> | <b>2,472,000</b> | <b>2,595,600</b> | <b>2,725,380</b> |
| <b>Less. Variable Expense</b>             |                |                  |                  |                  |
| Feed, Medicine etc                        | 164,800        | 1,977,600        | 2,076,480        | 2,180,304        |
| <b>Total variable Expense (B)</b>         | <b>164,800</b> | <b>1,977,600</b> | <b>2,076,480</b> | <b>2,180,304</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>41,200</b>  | <b>494,400</b>   | <b>519,120</b>   | <b>545,076</b>   |
| <b>Less. Fixed Expense</b>                |                |                  |                  |                  |
| Electricity Bill                          | 2,000          | 24,000           | 26,000           | 28,000           |
| Mobile Bill                               | 400            | 4,800            | 5,500            | 6,000            |
| Salary (self)                             | 5,000          | 60,000           | 60,000           | 60,000           |
| Transportation                            | 5,000          | 60,000           | 62,000           | 64,000           |
| Salary (staff)                            | 6,000          | 72,000           | 72,000           | 72,000           |
| Guard                                     | 200            | 2,400            | 3,000            | 3,500            |
| Rent                                      | 1,600          | 19,200           | 19,200           | 19,200           |
| <b>Total Fixed Cost</b>                   | <b>20,200</b>  | <b>242,400</b>   | <b>247,700</b>   | <b>252,700</b>   |
| <b>Net Profit (E) [C-D]</b>               | <b>21,000</b>  | <b>252,000</b>   | <b>271,420</b>   | <b>292,376</b>   |
| <b>Investment Payback</b>                 |                | <b>40,000</b>    | <b>40,000</b>    | <b>40,000</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                   | 100,000             |                     |                     |
| 1.2         | Net Profit  | 252,000             | 271,420             | 292,376             |
| 1.3         | Depreciation (Non cash item)                      |                     | -                   | -                   |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 212,000             | 443,420             |
|             | <b>Total Cash Inflow</b>                          | <b>352,000</b>      | <b>483,420</b>      | <b>735,796</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 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              |
|             | <b>Total Cash Outflow</b>                         | <b>140,000</b>      | <b>40,000</b>       | <b>40,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>212,000</b>      | <b>443,420</b>      | <b>695,796</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:01  
Experience & Skill : 14 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



Electromin

Advertisement for Electromin, featuring a cow and text in Bengali.

2017

|   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 |
|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|

Advertisement for a calendar or schedule, featuring a grid of dates.

RUNNER

|   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 |
|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|

Advertisement for a calendar or schedule, featuring a grid of dates and the word 'RUNNER'.

Advertisement for a product, possibly a beverage or food item, with a blue and white design.

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Advertisement for a product, possibly a beverage or food item, with a blue and white design.

Fishlog

Advertisement for Fishlog, featuring a fish and text in Bengali.

Envit-C

Advertisement for Envit-C, featuring a green and white design.

Es-ADE

Advertisement for Es-ADE, featuring a penguin and text in Bengali.

আবুহাসিন

Advertisement for আবুহাসিন, featuring a blue and white design.

কফি হাউজ

কফি হাউজ (Coffee House) sign visible through the window.

























# FAMILY PICTURE

