

Proposed NU Business Name: **MESARS SIYAM ENTER PRIZE**



Project identification and prepared by: MD. Ataur Rahman  
Sokhipur

Project verified by: Md.Siddikur Rahman



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

Name	:	<b>MD.OSMAN GONI</b>
Age	:	01-01-1983 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Son,1 Daughter
No. of siblings:	:	3 Brothers,
Address	:	Vill: Ghechua P.O: Nolua 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>MOST.SAHERA BEGUM</b>
(iii) Father's name	:	<b>LET.ARFAN ALI KHAN</b>
(iv) GB member's info	:	Branch :Jadobpur Centre 03 (Female), Member ID: 1042/1 , Group No: 01 Member since: 20-04-2011(5Years) First loan: BDT 35,000
Further Information:		Existing loan: BDT 80,000, Outstanding Loan: No
(v) Who pays GB loan installment	:	Mother
(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.)	:	Yes
Business Experiences and Training Info	:	02 experience in running business.01 Years in own business She has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713547155
Family's Contact No.	:	01713525228
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sokhipur Unit,Sokhipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.SAHERA BEGUM** joined Grameen Bank since 05 years ago. At first she took BDT 35,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

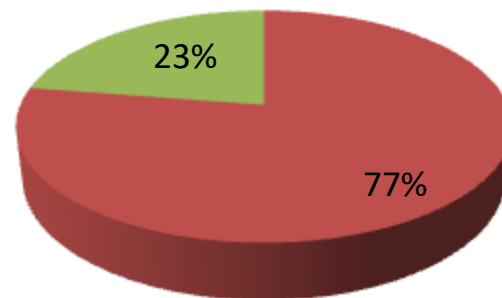
Business Name	:	<b>MESARS SIYAM ENTER PRIZE</b>
Location	:	Daudigha Bazar, Sokhipur, Tangail
Total Investment in BDT	:	BDT 222,000/-
Financing	:	Self BDT 1,72,000/- (from existing business) 87% Required Investment BDT 50,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like – Lather sandle, Sandle, Dutch Bangla, Flaxi, e.t.c.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Korotiya.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Lather sandle,Sandle,Dutch Bangla,Flaxi, e.t.c.	1200	36000	432000
		0	0
Total Sales(A)	1200	36000	432000
Less Variable Expense (B)			0
Lather sandle,Sandle,Dutch Bangla,Flaxi, e.t.c.	960	28800	345600
Total Variable Expense	960	28800	345600
Contributon Margin (CM) [C=(A-B)]	240	7200	86400
Less Fixed Expense			
Rent		1000	12000
Electric Bill		300	3600
Transportaion		200	2400
Salary (Self)		500	6000
Salary (Staff)		0	0
Entertainment			0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		2200	26400
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Lather sandle	300	300	90,000	20	1600	32,000	122,000
Sandle	170	70	11,900	8	1700	13,600	
Dutch Bangla		0	4,500			4,400	
Flaxi			15,000			0	15,000
			0			0	0
			0			0	0
Others			600				600
			0			0	0
Security			50,000			0	50,000
			0			0	0
	128	370	172,000	28	3300	50,000	222000

### Source of Finance



- Entrepreneur's Contribution 172,000
- Investor's Investment 50,000
- Total 222,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Lather sandle,Sandle,Dutch Bangla,Flaxi, e.t.c.	1200	36000	432000	453600	476280
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>	<b>453600</b>	<b>476280</b>
<b>Less Variable Expense (B)</b>					
Lather sandle,Sandle,Dutch Bangla,Flaxi, e.t.c.	960	28800	345600	362880	381024
<b>Total Variable Expense</b>	<b>960</b>	<b>28800</b>	<b>345600</b>	<b>362880</b>	<b>381024</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>240</b>	<b>7200</b>	<b>86400</b>	<b>90720</b>	<b>95256</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		200	2400	2520	2646
Salary (Self)		500	6000	6000	6000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard			0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>2200</b>	<b>26400</b>	<b>26920</b>	<b>27446</b>
<b>Net Profit (E)= [C-D]</b>		<b>5000</b>	<b>60000</b>	<b>63000</b>	<b>66150</b>
<b>Investment Pay Back</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	60,000	63000	66150
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		40000	83000
	<b>Total Cash Inflow</b>	<b>110,000</b>	<b>103,000</b>	<b>149,150</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)	20000	20000	20000
	<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>40,000</b>	<b>83,000</b>	<b>129,150</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 1 years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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# FAMILY PICTURE

