

Proposed NU Business Name: **AHAD ENTERPRISE**



Project identification and prepared by: Md Mofazzal hossain
Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwari



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUL ALIM MONDOL
Age	:	10-06-1987 (30 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	1 Son 1 Dauther
No. of siblings:	:	0 Brothers 2 Sisters
Address	:	Vill: Elenga P.O: Elenga P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	MST HAOA BEGUM
(iii) Father's name	:	MD. HAYDER ALI
(iv) GB member's info	:	Branch: Member ID: Member since: First loan: BDT
Further Information:		Existing Loan: BDT 0/-, Outstanding loan: 0/-
(v) Who pays GB loan installment	:	Brother.
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.		01770384199
Mother's Contact No.	:	01721-828689
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAOWA BEGUM joined Grameen Bank since 22 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in dairy farm and agricultural business.

Proposed Nobin Udyokta Business Info

Business Name	:	AHAD ENTERPRISE
Location	:	Elenga Bas stand,Elenga Kalihati, Tangail
Total Investment in BDT	:	BDT 12,66400/-
Financing	:	Self BDT 966400/-(from existing business) 77% Required Investment BDT 300000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	35ft x 8 ft= 280 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing▪ Cement, Pipe, Cable, Ring, Slap, Cover, Brick, Etc▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from, Dhaka.▪Agreed grace period is 3 months.

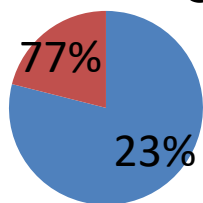
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cement, Pipe, Cable, Ring, Slap, Cover, Brick, Etc	5,300	159,000	1,908,000
Total Sales (A)	5,300	159,000	1,908,000
Less. Variable Expense			
Cement, Pipe, Cable, Ring, Slap, Cover, Brick, Etc	3,975	119,250	1,431,000
Total variable Expense (B)	3,975	119,250	1,431,000
Contribution Margin (CM) [C=(A-B)]	1,325	39,750	477,000
Less. Fixed Expense			
Rent		6,000	72,000
Electricity Bill		1,000	12,000
Salary		5,000	60,000
Salary (stuff)		6,000	72,000
Generator Bill		150	1,800
Transportation		5,000	60,000
Entertainment		500	6,000
Mobile		550	6,600
Guard		100	1,200
Total fixed Cost (D)		24,300	165,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cement	120	400	48,000	200	400	80,000	128,000
Pipe	300	250	75,000			20,000	95,000
Cable			20,000			100,000	100,000
Ring	30	150	4,500			50,000	54,500
Slap	20	250	5,000			-	5,000
Cover	40	200	8,000			-	8,000
Brick			1,400			40,000	41,400
Decent	300	15	4,500			10,000	14,500
cage	200	100	20,000			-	
Track			750,000				
security			30,000				30,000
			966,400			300,000	1,266,400

Source of Finance



Entrepreneur Contrul	966400
Investors Investment	300000
Total	1266400

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Cement, Pipe, Cable,Ring,Slap,Cover,Brick,Etc	6,300	189,000	2,268,000	2,381,400	2500470
Total Sales (A)	6,300	189,000	2,268,000	2,381,400	2,500,470
Less. Variable Expense				-	-
Cement, Pipe, Cable,Ring,Slap,Cover,Brick,Etc	4,725	141,750	1,701,000	1,786,050	1,875,353
Total variable Expense (B)	4,725	141,750	1,701,000	1,786,050	1,875,353
Contribution Margin (CM) [C=(A-B)	1,575	47,250	567,000	595,350	625,118
Less. Fixed Expense					
Rent		6,000	72,000	72,000	72,000
Electricity Bill		1,000	12,000	12,000	12,000
Salary		5,000	60,000	60,000	60,000
Salary (stuff)		6,000	72,000	72,000	72,000
Generator Bill		150	1,800	1,800	1,800
Transportation		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Mobile		550	6,600	6,600	6,600
Guard		100	1,200	1,200	1,200
Total fixed Cost (D)		24,300	291,600	291,600	291,600

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1	Investment Infusion by Investor	300,000		
1	Net Profit	275,400	303,750	333,518
1	Depreciation (Non cash item)			
1	Opening Balance of Cash Surplus		155,400	234,300
	Total Cash Inflow	575,400	354,300	567,818
2	Cash Outflow			
2	Purchase of Product	300,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	155,400	234,300	447,818

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;10Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest











NOVA

NOVA

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শর কখন, বিলোম
বসলে আঘাত করে
কালস, কেটে পড়ে
কঠিনে হওয়া উচিত