

Proposed NU Business Name: M/S hariec entarpraes



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Donbari tangail

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: ABUL KALAM (AZAD)
Age	:	02/10/1984 (33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1boy 1 Gril
No. of siblings:	:	1 Brothers 4 sister
Address	:	Vill:Choto Gangabor P.O:Bir Kodomtoli P.S:Dhanbari Dist:Tangail.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST : Rabeya Begum
(iii) Father's name	:	MD: Kolim uddin
(iv) GB member's info	:	Branch:Kendua , Centre # 15 (Female), Member ID: 2267, Group No: 05 Member since: 2005 running (12 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 85,000 Outstanding loan: 25375.
(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	:	12 years 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.	:	01916227950
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: RABEYA BEGUM Joined Grameen Bank Since 09 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

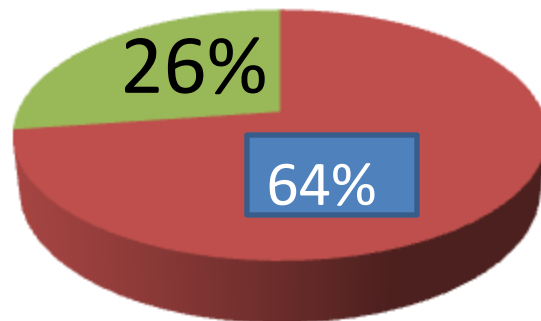
Business Name	:	M/S HARIS ENTERPRISE
Location	:	Patdaha bazar ,dhanbari, Tangail
Total Investment in BDT	:	BD 136,400
Financing	:	Self BDT 86,400(from existing business) 63% Required Investment BDT 50,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10 ft= 100 Square ft
Security of the shop	:	3000Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes;Dutch bangla,load,gift item Etc.▪Average 06% gain on sale.▪The business is operating by entrepreneur. Existing 0 Employee.▪The Shop is Rented▪Collects goods from Dhanbari.▪Agreed grace period is 2 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
bekash,dutch bangla,gift item	15,000	450,000	5400000
Total Sales (A)	15,000	450,000	5400000
Less. Variable Expense			
bekash,dutch bangla,gift item	14,250	427,500	5130000
	0	0	0
	0	0	0
Total variable Expense (B)	14,250	427,500	5130000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270000
Less. Fixed Expense			
Rent		400	4,800
Electricity bill		300	3,600
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		500	6,000
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		15,500	186,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bkash	0	0	0			30000	30000
Dutch bangla	0	0	7000				7000
load	0	0	5000			20000	25000
Gift item	64	100	6400	0			6,400
etc	0		5.000	0			5000
				0			
cash			60,000				60000
Security			3,000			0	3,000
Total			86,400	0		50,000	136,400

Source of Finance



Entrepreneur Investment:
 86,400
Investor Investment:50,000
Total Investment:136,400

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
bekash,dutch bangla,gift item.	17,000	510,000	6,120,000	6,426,000	
Total Sales (A)	17,000	510,000	6,120,000	6,426,000	
Less. Variable Expense					
bekash,dutch bangla,gift item	16,150	484,500	5,814,000	6,104,700	
Total variable Expense(B)	16,150	484,500	5,814,000	6,104,700	
Contribution Margin (CM) [C=(A-B)]	850	25,500	306,000	321,300	
Less. Fixed Expense					
Rent		400	4,800	4,800	
Electricity bill		300	3,600	3,700	
Transportation		500	6,000	6,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		500	6,000	6,300	
Guard		0	0	0	
Genaretor		0	0	0	
Mobile bill		300	3,600	3,800	
Total fixed Cost (D)		7,000	84,000	85,400	
Net Profit (E) [C-D]		18,500	222,000	235,900	
Investment Payback			30,000	30,000	

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	222,000	235,900
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		192,000
	Total Cash Inflow	272,000	427,900
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	192,000	397,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 01
Experience & Skill : 16 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

