

Proposed NU Business Name: **SHANJIDA ENTERPRISE**

২য় দফার আবেদন

Project identification and prepared by: Md.Mofazzal hossain.

Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patowari



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU SYED
Age	:	27-07-1981(36 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	1 SON 1 Dauther
No. of siblings:	:	1 Brother
Address	:	Vill: Ghoriya P.O: Palima , P.S: Kalihati , 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	:	SHUKURI
(iii) Father's name	:	MINHAJ ALI
(iv) GB member's info	:	Branch: , Centre # 04 (Female), Member ID:., Group No: Member since: First loan: BDT 5,000/- Existing loan: BDT 17,000/- Outstanding loan: BDT
Further Information:		Father
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	
Business Experiences and Training Info	:	Seventeen years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01746-096324
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHUKURU joined Grameen Bank since 12 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

Proposed Nobin Udyokta Business Info

Business Name	:	SHANJIDA ENTERPRISE
Location	:	Bagan bari , elenga ,Kalihati,Tangail.
Total Investment in BDT	:	BDT 460000
Financing	:	Self BDT 310000(from existing business) 68% Required Investment BDT 150,000(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BDT 70000
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪Chatai1. chatai2, dol,law chatai, bamboo, etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The shop is own.▪Collects goods from Bolla Bazar.▪Agreed grace period is 3 months.

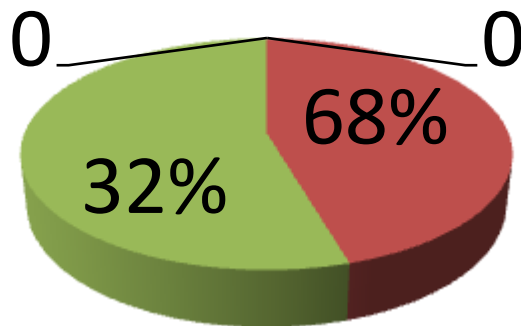
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
chatai1, chatai 2, low chatai, dol bamboo,etc		170,000	2,040,000
		170,000	2,040,000
Less. Variable Expense			
chatai1, chatai 2, low chatai, dol bamboo,etc		119,000	1,428,000
Total variable Expense (B)		119,000	1,428,000
Contribution Margin (CM) [C=(A-B)]		51,000	612,000
Less. Fixed Expense			
Rent		5000	60,000
Electricity Bill		200	2,400
Transportation		2,000	24,000
Salary (self)		7000	84,000
Salary (self)		24,000	288,000
Entertainment		500	6,000
Generator Bill			0
Mobile Bill		400	4,800
Total fixed Cost (D)		39100	469200
Net Profit (E) [C-D]		11,900	142,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
chatai 1	400	160	64000				64000
chatai2	200	130	26000				26000
law chatai	300	100	30000				30000
talai	400	100	40000				40000
dol	100	500	50000				50000
bamboo	200	100	20000	1500	100	150,000	170000
bamboo khol			30000				30000
security			50000				50000
			310,000			150,000	460000

Source of Finance



Entrepreneur Contribution	310,000
Investors Investment	150,000
Total Investment	460000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
chatai1, chatai 2, low chatai, dol bamboo,etc		190,000	2,280,000	2,394,000	2,513,700
Total Sales (A)		70,000	840,000	882,000	926,100
Less. Variable Expense			0	0	0
chatai1, chatai 2, low chatai, dol bamboo,etc		133,000	1,596,000	1,675,800	1,759,590
Total variable Expense (B)		133,000	1,596,000	1,675,800	1,759,590
Contribution Margin (CM) [C=(A-B)		57,000	684,000	718,200	754,110
Less. Fixed Expense				0	
Rent		5000	60,000	60,000	60,000
Electricity Bill		200	2,400	2,400	2,400
Transportation		2,000	24,000	24,000	24,000
Salary (self)		7000	84,000	84,000	84,000
Salary (self)		24,000	288,000	288,000	288,000
Entertainment		500	6,000	6,000	6,000
Generator Bill			0	0	0
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		39100	469200	469,200	469,200
Net Profit (E) [C-D)		17,900	214,800	225,540	214,800
Payback			60000	60000	60000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	214,800	225,540	214,800
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		154,800	320,340
	Total Cash Inflow	364,800	380,340	535,140
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	154,800	320,340	475,140

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 05 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



আমি শক্তি
মানবসমূহের হারা

গ্রামীণ শক্তি

প্রস্তাবিত নবীন

র নাম: আমজিদা এন্টার সাইফ

টার নাম: এলিফা

কার সংক্ষিপ্ত জীবন বৃত্তান্ত:

আমি সাইফ

স্বাক্ষর তারিখ: ১৭-০৭-১৮















Family Picture

