

Proposed NU Business Name: M/S SURJO NIHA ENTERPRISE



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Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAIDUR RAHMAN
Age	:	05-01-1985(32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	02 Brothers & 01 sister
Address	:	Vill:Kodomtoli,P.O.:Birtara P.S:Dhanbari 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	:	MST:LUTFA BEGUM
(iii) Father's name	:	MD.ABDUL HAKIM
(iv) GB member's info	:	Branch: Kendua ,Centre # 04(Female), Member ID: 1128, Group No: 02 Member since: 12/01/2012 running(05Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 40,000Outstanding loan:40,000Taka
(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..	:	

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	:	03years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01918-315709
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: LUTFA BEGUM Joined Grameen Bank Since 05 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In agriculture .

Proposed Nobin Udyokta Business Info

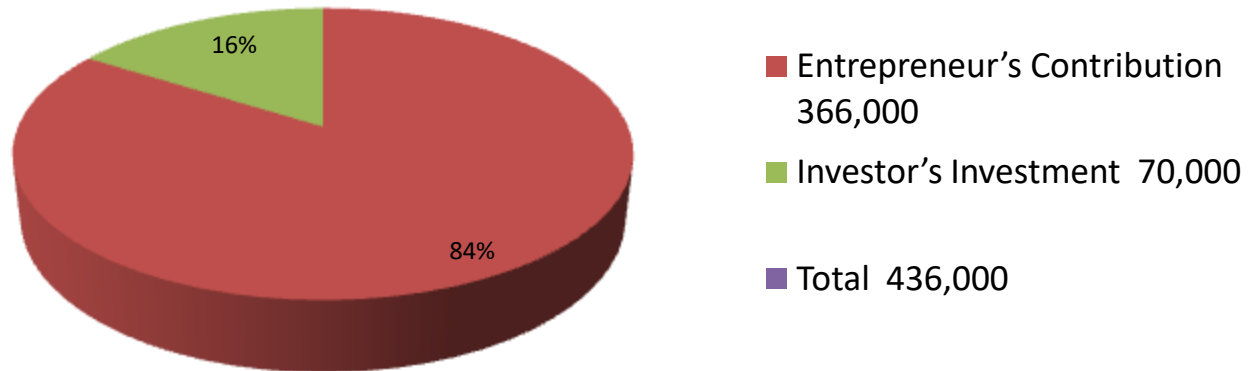
Business Name	:	M/S SURJO NIHA ENTERPRISE
Location	:	Kendua,dhanbari,tangail
Total Investment in BDT	:	BDT436,000
Financing	:	Self BDT 366,000(from existing business) 84% Investors Investment BDT 70,000(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft*20ft= 400Square ft
Security of the shop	:	80,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like,egg,etc▪Average 05% gain on sale.▪The business is operating by entrepreneur. Existing no Employees.▪The Shop is Rented▪Collects goods from tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
egg	50,000	1,500,000	18000000
Total Sales (A)	50,000	1,500,000	18000000
Less. Variable Expense			
egg	48,000	1,440,000	17280000
	0	0	0
	0	0	0
Total variable Expense (B)	48,000	1,440,000	17280000
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720000
Less. Fixed Expense			
Rent		2700	32,400
Electricity bill		250	3,000
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		21000	252,000
Entertainment		1000	12,000
Guard		120	1,440
Genaretor		150	1,800
Mobile bill		300	3,600
Total fixed Cost (D)		31,520	378,240
Net Profit (E) [C-D]		28,480	341,760

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
egg			286,000			70,000	356,000
Security			80,000				80,000
Total			366,000			70,000	436,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
egg	60,000	1,800,000	21,600,000	22,680,000
Total Sales (A)	60,000	1,800,000	21,600,000	22,680,000
Less. Variable Expense				
egg	57,600	1,728,000	20,736,000	21,772,800
Total variable Expense(B)	57,600	1,728,000	20,736,000	21,772,800
Contribution Margin (CM) [C=(A-B)]	2400	72,000	864,000	907,200
Less. Fixed Expense				
Rent		2700	32,400	32,400
Electricity bill		250	3,000	3,100
Transportation		1000	12,000	12,300
Salary (self)		5000	60,000	60,500
Salar (staff)		21000	252,000	0
Entertainment		1000	12,000	12,300
Guard		120	1440	1440
Genaretor		150	1,800	1,800
Mobile bill		300	3,600	3,800
Total fixed Cost (D)		31,520	378,240	127,640
Net Profit (E) [C-D]		40,480	485,760	779,560
Investment Payback			42,000	42,000

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	70,000	
1.2	Net Profit	485,760	779,560
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		443,760
	Total Cash Inflow	555,760	1,223,320
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	443,760	1,181,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 11 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

