



Proposed NU Business Name : **M/S Khandaker Fatema Enterprise**

Business Category : **Micro Business, Tin Business**



Business Proposal Identified & Prepared by : **Md. Farhad Hossain, Unit Incharge Tangail Sodor , Tangail,Zone 01.**

Business Proposal Verified by : **Md. Farhad Hossain**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Khandker Sohan Vill: Deuli, Union: Kashil, District: Tangail
Age	: 33 years
Marital Status	: Married
Children	: 1 (One) Son and 1 (One) Daughter
No. of siblings	: 2 (Two) Brothers and 4 (Four) Sisters
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Most.Johura Begum
(iii) Father's name	: Khandaker.Abdur Rowaf
(iv) GB member's info	: Branch: Kasil Bashail, Basail, Centre # 7 Loan no.: 1635, Member since 01 January 0001 First loan: Tk. 3,000 Last loan: Tk. 20,000
Further Information:	
(v) Who pays GB loan installment	: N/A
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

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

Education, till to date	:	Secondary School Certificate
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 2 (Two) year(s) of experience in running his own business. He started the business with BDT 120,000 (One Lac Twenty Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Small/Large Businessman Mother's occupation: Housewife Developments from entrepreneur's current business are Land Purchase, Building, New Business Development etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01772695161, 01715753538
NU's NID/Birth Certificate No.	:	9310971000036
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Most. Johura Begum was a GB member from 01 January 0001 to 01 January 0001, at first she took GB loan BDT 3,000 (Three Thousand).
- Gradually she took GB loan several times and utilized it for Purchasing land, Business.
- Finally GB loan helped her to improve Buy land, Small business development.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Khandaker Fatema Enterprise</i>
Address/ Location	:	Deuli Bazar,Basail, Tangail
Total Investment Required in BDT	:	Tk. 420,000
Financing	:	Self Tk. 340,000 Required Investment Tk. 80,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 10%
(ii) Estimated % of proposed gross profit margin	:	From Product 10%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	6,000	180,000	2,160,000
Total Sales/commission (A)	6,000	180,000	2,160,000
Less: Cost of Sales			
Cost of Product(s)	5,400	162,000	1,944,000
Total Cost of Sales and Services (B)	5,400	162,000	1,944,000
Gross Profit (C) [C=(A-B)]	600	18,000	216,000
Less: Operating Cost			
Shop Rent		1,000	12,000
Electricity Bill		300	3,600
Transportation Expense		2,000	24,000
Present salary (Entrepreneur)		5,000	60,000
Entertainment Expenses		400	4,800
Mobile Bill		400	4,800
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		9,100	109,200
Net Profit (C-D)		8,900	106,800

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of Tin, Others item, Different types of Tin, Hardware item, Rod, sand & Cement, Different types of Household accessories, Different types of Steel & Iron item etc.)	Investment in products (Different types of Tin etc.)	340,000	80,000	420,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		340,000	80,000	420,000

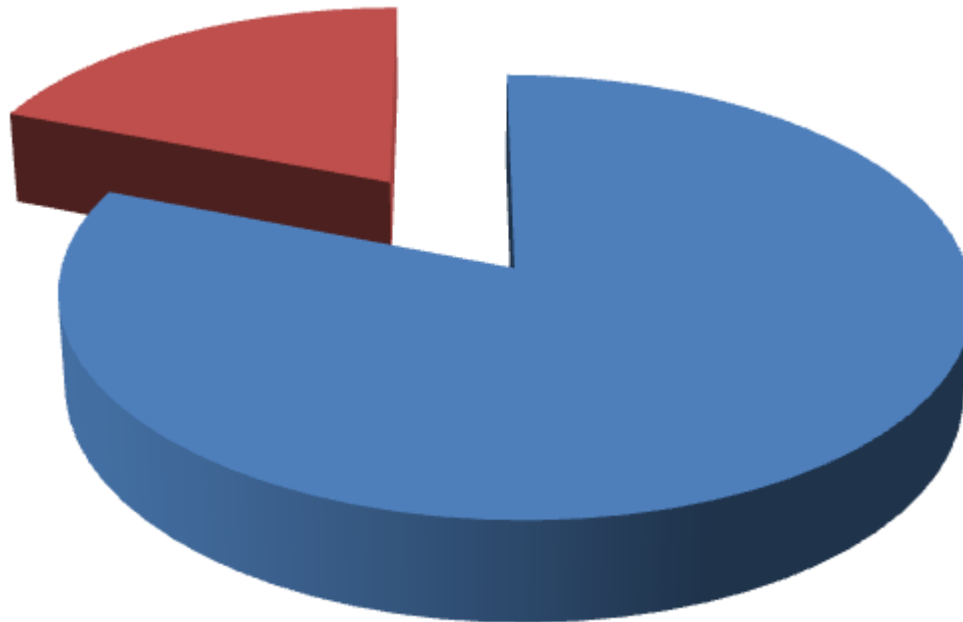
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 340,000 (80%)

■ GSSB's Investment BDT 80,000 (20%)

■ Total Capital BDT 420,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	8,000	240,000	2,880,000	8,400	252,000	3,024,000	8,820	264,600	0
Total Sales/commission (A)	8,000	240,000	2,880,000	8,400	252,000	3,024,000	8,820	264,600	0
Less: Cost of Sales									
Estimated cost of Product(s)	7,200	216,000	2,592,000	7,560	226,800	2,721,600	7,938	238,140	0
Est. Total Cost of Sales and Services (B)	7,200	216,000	2,592,000	7,560	226,800	2,721,600	7,938	238,140	0
Gross Profit (C) [C=(A-B)]	800	24,000	288,000	840	25,200	302,400	882	26,460	0
Less: Operating Cost									
Shop Rent		1,000	12,000		1,100	13,200		1,210	0
Electricity Bill		500	6,000		550	6,600		605	0
Transportation Expense		3,000	36,000		3,300	39,600		3,630	0
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	0
Entertainment Expenses		500	6,000		550	6,600		605	0
Mobile Bill		500	6,000		550	6,600		605	0
Ownership Transfer Fee		762	6,858		762	9,144		762	-2
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		11,262	132,858		12,312	147,744		13,467	-2
Net Profit (C-D)		12,738	155,142		12,888	154,656		12,993	2
Retained Income			155,142			309,798			309,800

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	80000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	162000	163800	0
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	120861	229809
	Total Cash Inflow	242000	284661	229809
2.0	Cash Outflow			
2.1	Product Purchase	80000		
2.2	Investment Payback Including Ownership Transfer Fee	41139	54852	9
	Total Cash Outflow	121139	54852	9
3.0	Total Cash Surplus	120861	229809	229800

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (2 Years)

WEAKNESS

OPPORTUNITIES

- Location of shop;

THREATS

- Theft;

Pictures



সিদ্ধিলাভের বাহুসমূহের বাহুস

খন্দকার ফাতেমা এন্টারপ্রাইজ

শ্রীঃ খন্দকার সোহান (অধিকার)

নে জেটস, গলা, পেনসিট, কয়েল সিট, যটির টিন, পাথরের খুঁটি পাইকারী ও খুচরা বিক্রয় করে

ডালী বাজার, বালাহিল, টাঙ্গাইল। মোবাইল ০১৮৩৮-২১২১৪২, ০১৮৩৮-০১৮৩৮





சென்னை மாநகராட்சி

சென்னை மாநகராட்சி நிர்வாக இயக்குநர் அலுவலகம்
சென்னை - 600 001



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சென்னை - 600 001
தேதி: 20-05-2014
ID NO: 10199710000036

சென்னை மாநகராட்சி நிர்வாக இயக்குநர் அலுவலகம்
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