

S R ENTERPRISE



Project identification by: Sirajul Islam (*Unit Manager, Elenga, Tangail*)

Project prepared by: Mizanur Rahman Patwary

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SYED SANOWER HOSEN
Age	:	02-02-1984 (31 Years)
Education, till to date	:	B.A Pass
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers & 2 Sisters
Present Address	Vill: Bangra P.O: Bangra 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	:	SYEDA LILIFA
(iii) Father's name	:	SYED ABDUL JOBBAR
(iv) GB member's info	:	Branch: Khilda Kalihati Centre # 50 (Female), Member ID: 4113, Group No: 04 Member since: 14-03-1992 (22 Years) First loan: 2,000 taka.
Further Information:	Outstanding loan: Nil	
(v) Who pays GB loan installment	:	Father : 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.)	:	Nil
Business Experiences and Training Info	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Agriculture).
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01926-182241
Brother Contact No.	:	01713-523692
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Syeda Lilifa is a member of Grameen Bank since 22 years. At first she took 2,000 taka loan from Grameen Bank. Syeda Lilifa gradually took loan from GB. Utilize loan in agriculture and cow rearing. She made three tin shed house, purchase 30 decimal land, install a tube-well & proper sanitation system.

Proposed Nobin Udyokta Business Info

Business Name	:	S R ENTERPRISE
Location	:	Near Elenga bus stand, Tangail.
Total Investment in BDT	:	4,96,000 taka
Financing	:	Self BDT 2,96,000 (from existing business) 60% Required Investment BDT 2,00,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	9,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing electric product like; Fan, Cable, Switch, Switch board, Bulb, Energy bulb, Socket, Holder, Multiplug, Rice cooker, Tape, Gang switch, IPS etc.▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Tangail & Dhaka Nobabpur.▪The shop is rented.▪Agreed grace period is 4 months.

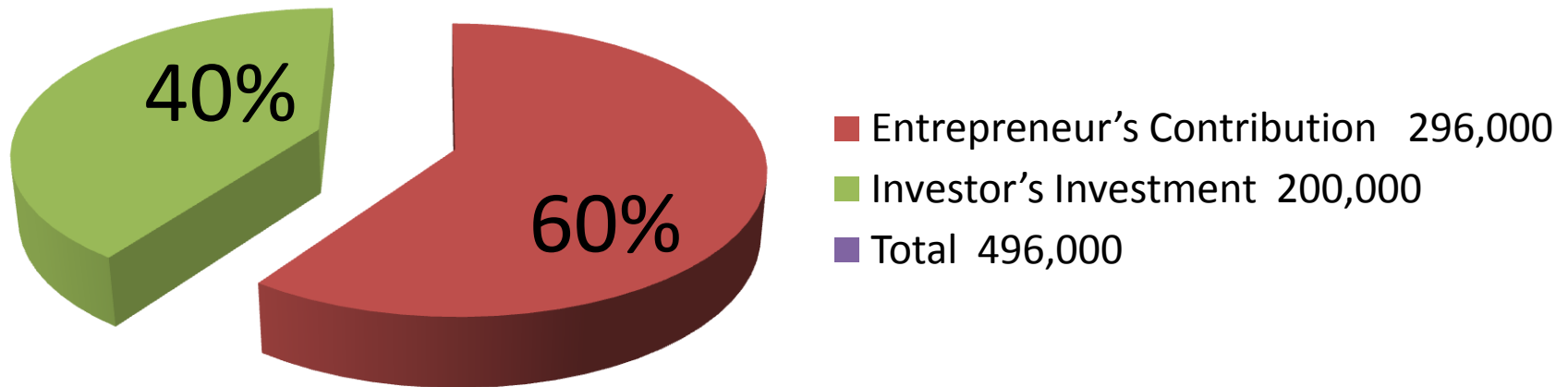
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fan, Cable, Switch, Switch board, Bulb, Energy bulb, Socket, Holder, Multiplug, Rice cooker, Tape, Gang switch, IPS etc	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Fan, Cable, Switch, Switch board, Bulb, Energy bulb, Socket, Holder, Multiplug, Rice cooker, Tape, Gang switch, IPS etc	9,000	270,000	3,240,000
Total variable Expense (B)	9,000	270,000	3,240,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		300	3,600
Generator bill		150	1,800
Mobile Bill		500	6,000
Salary (self)		8,000	96,000
Salary (staff)		5,000	60,000
Transportation		5,000	60,000
Entertainment		1,500	18,000
Total fixed Cost (D)		22,450	269,400
Net Profit (E) [C-D]		7,550	90,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Electric Cable, Combined switch, Bulb	33,000	15,000	48,000
Fan	20,000	1,50,000	1,70,000
Socket, Holder, Multi Plug, PVC Cable	72,500	-	72,500
Rice cooker, Regulator, Tape,	61,400	20,000	81,400
Thread Tape, Chilling Rose, Gang Switch etc	64,100	15,000	79,100
Rack	15,000	-	15,000
Security	30,000	-	30,000
Total	2,96,000	2,00,000	4,96,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Fan, Cable, Switch, Switch board, Bulb, Energy bulb, Socket, Holder, Multiplug, Rice cooker, Tape, Gang switch, IPS etc	13,000	390,000	4,680,000	4,867,200	5,061,888
Total Sales (A)		390,000	4,680,000	4,867,200	5,061,888
Less. Variable Expense					
Fan, Cable, Switch, Switch board, Bulb, Energy bulb, Socket, Holder, Multiplug, Rice cooker, Tape, Gang switch, IPS etc	11,700	351,000	4,212,000	4,380,480	4,555,699
Total variable Expense (B)		351,000	4,212,000	4,380,480	4,555,699
Contribution Margin (CM) [C=(A-B)]		39,000	468,000	486,720	506,189
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	3,600	3,600
Generator bill		150	1,800	1,800	1,800
Mobile bill & SMS Monitoring		700	8,400	8,400	8,400
Salary (self)		9,000	108,000	108,000	108,000
Salary (staff)		5,500	66,000	66,000	66,000
Transportation		5,500	66,000	66,000	66,000
Entertainment		2,000	24,000	24,000	24,000
Non Cash Item					
Depreciation		125	1,500	1,500	1,500
Total Fixed Cost		25,275	303,300	303,300	303,300
Net Profit (E) [C-D]		13,725	164,700	183,420	202,889
Investment Payback			80,000	80,000	80,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	164,700	183,420	202,889
1.3	Depreciation (Non cash item)	1,500	1,500	1,500
1.4	Opening Balance of Cash Surplus		86,200	191,120
	Total Cash Inflow	366,200	271,120	395,509
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	86,200	191,120	315,509

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 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
Local competitors;

Pictures







FAMILY PICTURE

