Proposed NU Business Name: M/S ONI ENTERPRISE



Project identification and prepared by: Shohel Mollah, Jamurkee Unit, Tangail

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta				
Name	:	ARSHAL ALA SIDDIQUI		
Age	:	25-12-1982 (32 <i>Years</i>)		
Education, till to date	:	B.A Pass		
Marital status	:	Married		
Children	:	1 Son		
No. of siblings:	:	2 Brothers and 1 Sister		
Address	:	Vill: Delduar P.O: Delduar P.S: Delduar Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: :	Mother Father MOST. RUMI SIDDIQUI MD NASIR UDDIN SIDDIQUI Branch: Delduar, Centre # 84 (Female), Member ID: 7911, Group No: 04 Member since: 02-02-1995 (20 Years) First loan: 5,000 taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 2,50,000 Outstanding loan: BDT 2,28,000 Mother No No 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		Eleven years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01756-929190
Father Contact No.	:	
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Rumi Siddiqui is a member of Grameen Bank since 20 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture and home development.

Proposed Nobin Udyokta Business Info				
Business Name	:	M/S ONI ENTERPRISE		
Location	:	Delduar bazaar, Delduar, Tangail		
Total Investment in BDT	:	BDT 7,00,000		
Financing	:	Self BDT 4,00,000 (from existing business) 57% Required Investment BDT 3,00,000 (as equity) 43%		
Present salary/drawings from business (estimates)	:	BDT 6,000		
Proposed Salary	:	BDT 6,000		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Mobile Phone, Batter, Charger, SIM Card, Modem, MP3 Box, Regulator, Gas Cylinder etc. Provide Bikash Service. Average 15% gain on sales. The business is operating by entrepreneur. Existing one employee. After getting equity fund one employee will be appointed. Collects goods from Dhaka. The shop is owned. Agreed grace period is 4 months. 		

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Mobile Phone, Batter, Charger, SIM Card, Modem,					
MP3 Box, Regulator	4,000	120,000	1,440,000		
Gas Cylinder	3,400	102,000	1,224,000		
Bikash	20	600	7,200		
Total Sales (A)	7,420	222,600	2,671,200		
Less. Variable Expense					
Mobile Phone, Batter, Charger, SIM Card, Modem,					
MP3 Box, Regulator	3,400	102,000	1,224,000		
Gas Cylinder	3,200	96,000	1,152,000		
Total variable Expense (B)	6,600	198,000	2,376,000		
Contribution Margin (CM) [C=(A-B)	820	24,600	295,200		
Less. Fixed Expense					
Electricity Bill		800	9,600		
Mobile Bill		500	6,000		
Transportation		1,000	12,000		
Salary (self)		6,000	72,000		
Salary (staff)		5,000	60,000		
Entertainment		300	3,600		

Guard

Total fixed Cost (D)

Net Profit (E) [C-D)

250

13,850

10,750

3,000

166,200

129,000

investmen	investment Breakdown					
Particulars	Existing	Proposed	Proposed Total			
Mobil phone	1,60,000	1,00,000	2,60,000			
Battery	50,000	40,000	90,000			
Charger	30,000	20,000	50,000			
Gas cylinder	27,000	20,000	47,000			
Bikash	50,000	40,000	90,000			
Regulator, MP3 Box, Modem, SIM Card	83,000	80,000	1,63,000			
Total	4,00,000	3,00,000	7,00,000			

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Mobile Phone, Batter, Charger, SIM					
Card, Modem, MP3 Box, Regulator	6,000	180,000	2,160,000	2,268,000	2,381,400
Gas Cylinder	6,800	204,000	2,448,000	2,570,400	2,698,920
Bikash	40	1,200	14,400	15,120	15,876
Total Sales (A)	12,840	385,200	4,622,400	4,853,520	5,096,196
Less. Variable Expense					
Mobile Phone, Batter, Charger, SIM					
Card, Modem, MP3 Box, Regulator	5,100	153,000	1,836,000	1,927,800	2,024,190
Gas Cylinder	6,400	192,000	2,304,000	2,419,200	2,540,160
Total variable Expense (B)	11,500	345,000	4,140,000	4,347,000	4,564,350
Contribution Margin (CM) [C=(A-B)	1,340	40,200	482,400	506,520	531,846
Less. Fixed Expense					
Electricity Bill		800	9,600	10,500	11,300
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		1,500	18,000	20,000	22,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		10,000	120,000	120,000	120,000
Entertainment		400	4,800	5,200	5,800
Guard		250	3,000	3,500	3,800
Total Fixed Cost		19,700	236,400	240,700	244,900
Net Profit (E) [C-D)		20,500	246,000	265,820	286,946
Investment Payback			120,000	120,000	120,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	246,000	265,820	286,946
1.3	Depreciation (Non cash item)		1	-
1.4	Opening Balance of Cash Surplus		126,000	271,820
	Total Cash Inflow	546,000	391,820	558,766
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	126,000	271,820	438,766

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:02

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

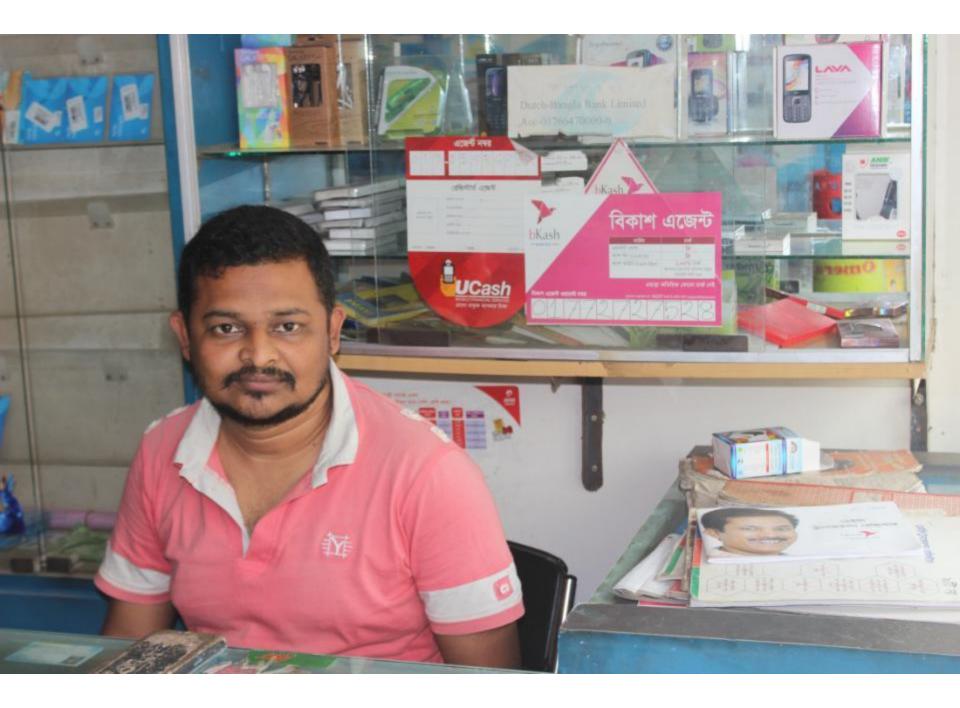
Local competitors;

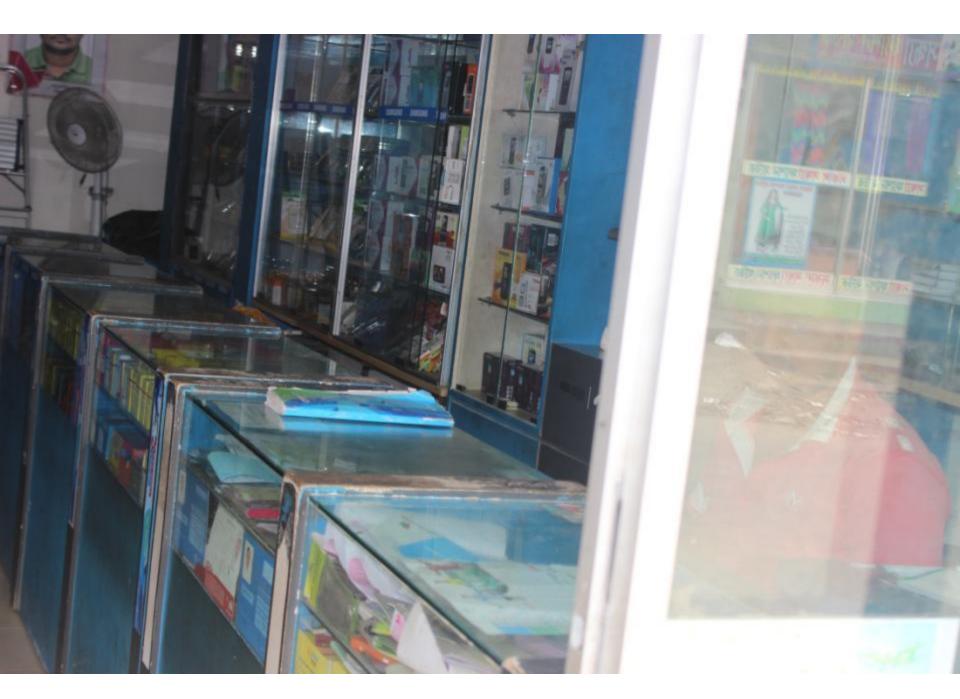
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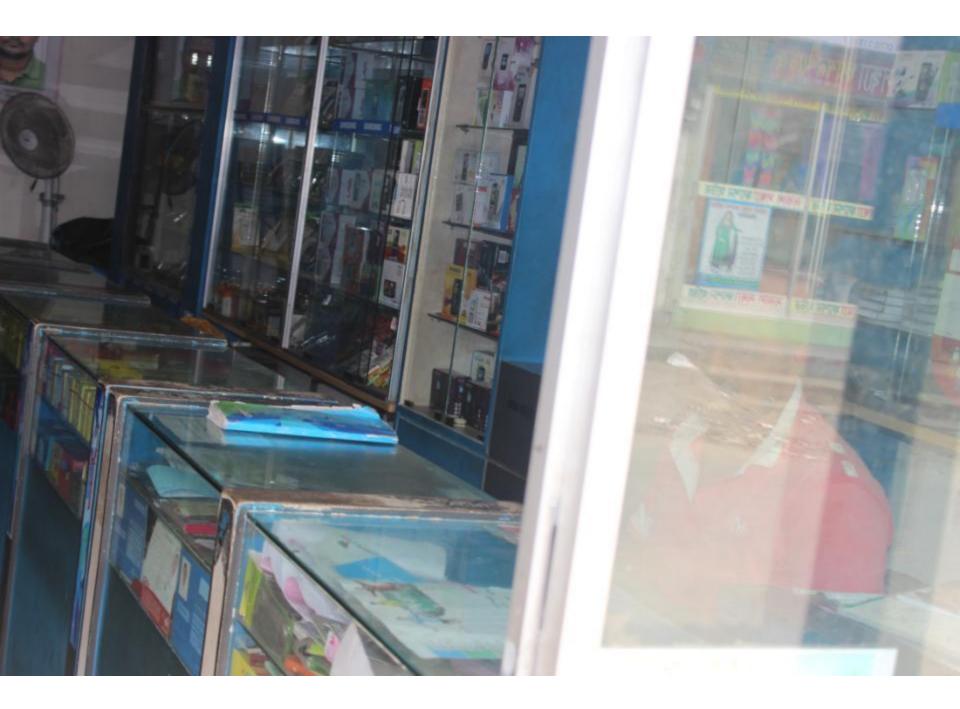




















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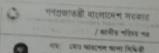
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