Proposed NU Business Name: MORSHED ENTERPRISE



Project identification and prepared by: Md.Ataur Rahman Bashon Unit, Gazipur Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta				
Name		MD ANIKUL ISLAM SOMRAT		
Age	:	24-03-1994 (22 Y <i>ears)</i>		
Education, till to date	•	HSC		
Marital status	:	Single		
Children	:	N/A		
No. of siblings:	:	3 Brothers		
Address	:	Vill: Lakkipura P.O: Chandona P.S: Jaydabpur, Dist: Gazipur		
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 MST. SHAJEDA BEGUM MD . SHOFIQUL ISLAM Branch: Bashon, Centre # 57 (Female), Member ID: 8104, Group No: 06 Member since: 21-07-2004(<i>12 Years</i>) First Ioan: BDT 3000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: Nil Father 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	:	4 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01624701618
Family's Contact No.	:	01711272987
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

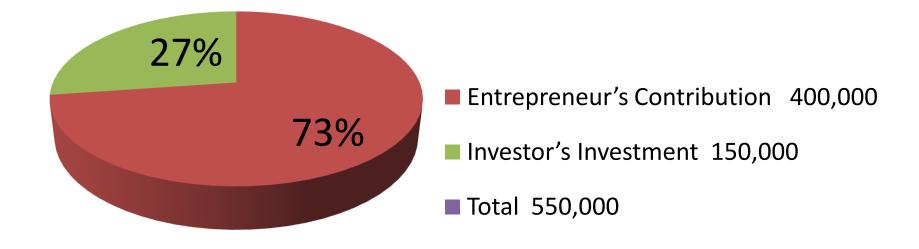
SHAJEDA BEGUM joined Grameen Bank since 12 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info			
Business Name	:	MORSHED ENTERPRISE	
Location	:	Lakkipura Bazer, Jaydabpur, Gazipur.	
Total Investment in BDT	:	BDT 5,50,000/-	
Financing	:	Self BDT 4,00,000/- (from existing business) 73% Required Investment BDT 1,50,000/- (as equity) 27%	
Present salary/drawings from business (estimates)	:	BDT 7000	
Proposed Salary	:	BDT 7,000	
Size of shop	:	15 ft x 12 ft= 180 square ft	
Security of the shop	:	-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Soap, Cosmetics, Electrics Item, Diner set Item, Bkash, Load etc. Average 10% gain on sales. The business is operating by entrepreneur. Existing 1 employee. After getting equity fund no employee will be appointed. Entrepreneur is owner of the shop. Collects goods from Chak Bazaar, Dhaka Own Business. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)	5500	1,65,000	19,80,000	
Bkash (65000*4/1000) = 260, Load (5000*27/				
1000)=135	395	11850	1,42,200	
Total Sales (A)	5895			
Less. Variable Expense				
Total variable Expense (B)	4,950	1,48,500	17,82,000	
Contribution Margin (CM) [C=(A-B)	945	28,350	3,40,200	
Less. Fixed Expense				
Electricity Bill		3000	36000	
Mobile Bill		300	3600	
Transportation		3500	42000	
Entertainment		200	2400	
Guard		300	3600	
Salary(Self)		7000	84000	
Salary(Staff)		6000	72000	
Total fixed Cost(D)		20300	243600	
Net Profit(E) [C-D)		8050	96600	

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Rice ,oil,flour,Suger,Salt	123220	48750	171970		
Cosmetics	15000	10000	25000		
Iccrime,Biscet,Soap	18000	10000	28000		
Electrics Item	28980	20000	48980		
Dinar set	64800	10000	74800		
Bkash,Load	150000	51250	201250		
Total	400,000	150,000	550,000		

Source of Finance



Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)	7000	210000	2520000	2646000
Bkash (65000*4/1000) = 260, Load (500				
0*27/1000)=135	395	11850	142200	149310
Total Sales (A)	7395	221850	2662200	2795310
Less. Variable Expense	6300	189000	2268000	2381400
Total variable Expense (B)	6300	189000	2268000	2381400
Contribution Margin (CM) [C=(A-B)	1095	32850	394200	413910
Less. Fixed Expense				
Electricity Bill		3000	36000	36000
Mobile Bill		350	4200	4200
Transportation		3700	44400	44400
Entertainment		250	3000	3000
Guard		300	36000	36000
Salary(Self)		7000	84000	84000
Salary(Staff)		6000	72000	72000
Total Fixed Cost		20600	247200	247200
Net Profit (E) [C-D)		12250	147000	166710
Investment Payback			90,000	90,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	150000	
		147000	166710
1.2	Net Profit		
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		27000
	Total Cash Inflow	347000	193710
2	Cash Outflow		
2.1	Purchase of Product	150000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	90,000	90,000
	Total Cash Outflow	3,20,000	1,20,000
3	Net Cash Surplus	27000	73,710



Strength **W**_{EAKNESS} Lack of Capital/Investment Employment: Self: 01 Family:0 Others:01 Experience & Skill: 05 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures

















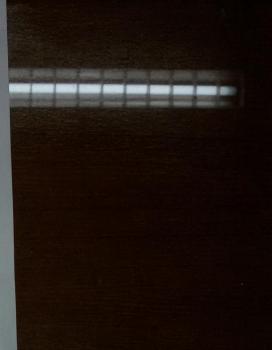
গাজীপুর সিটি কর্পোরেশন গাজীপুর। গণপ্রজাতদ্বী বাংলাদেশ ট্রেড লাইসেন্স ক্রমিক নহ-জন্য ও মৃষ্ণ্য নিৰক্ষকের কার্যালয় বাইদেশ নং- ০৪/৪৯/ 2020 - 2026 ১৬ জানুয়ারী ২০১০ ব্রিপ্রাব্দে প্রকাশিত এস, আর ও নং ১৭ আইন/২০১০-মূলে সৃষ্ট শীর্ষা গাজীপুর পৌরসতা উপজেলা ঃ গাজীপুর সদর, জেলা ঃ গাজীপুর, বাংলাদেশ। অধীন বিভিন্ন পেশা, ব্যবসা ও লীবিকার জন্য সিটি কর্পোরেশন আইন, ২০০৯-এর অধ্যায়-২, মূলে নিম্নবর্ধিত ব্যক্তি/প্রতিষ্ঠানকে জন্ম সনদ নির্ধারিত শর্তাধীনে ৩০ জনু, ২০... 🤉 💪 ব্রিষ্টাব্দ পর্যন্ত বর্শিত ছানে ব্যবসা পরিচালনার জন্য ট্রেড লাইসেল প্রদান করা হইল। (জন্ম নিবন্ধন বহি হইতে উচ্চৃত) ০১। সন্ত্রাধিকারী/সন্ত্রাধিকারীগণের বিবরণঃ ক) নামঃ (आ: आन्युक रेअनगर्भ নিবজন বহি নং: 000 निवक्तन छात्रिभ : 2.0 / 2 / 0] अस খ) পিতা/খামী ঃ. (आ: क्यांभणकल रुआलगजा रिगामाः आहीपर दिवरास 1112 10 (3 2 8) There will a 7 3 3 6 6 2 6 0 9 9 0 य) श्री विकास २१४ २० काक्रीयुरा , उगर्फीयुर मार् , उगर्णायुर । माः ट्याः धान्त्र ते रेमलावा भयार ০২। ব্যবসা প্রতিষ্ঠানের বিবরণঃ ক) প্রতিষ্ঠানের নাম १..... प्रश्निः भगगः (डिंग)ः 2810015007 लिन्नः 🗌 मा (यायगर्भ (साहमेद वर्षावज्यायज् খ) ব্যবসার ধরণ MI (31): BIAACES WIE, WIAXI X1087 विहास र अवधाव প) ঠিকানা व्याहाग्र म्यार म्याहीयार, हिल्लिकन , दरायम्द HAR 5 1 1 2 1 1 2 1 2 1 2 1 2 2 1 1 2 1 2 2 1 1 2 , 00 । फिन/कराब विवरागः क) नाइराज किम : राजमन 2000 א) מהווהו (em: אומוה ... সর্বমোট : ...

स्ताछाः झालुरा खत्रम इत्याह

भाषि मामक हस्याह नेता नेता हास्य काम . आहि जय मंत्राष्ट्र नेप्रेंस कामना क्यूहि .

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२.७ लासार्व भनः व्यासारं सांप्रायाक्षेकालं अस्म लासालि ठार्व मन्हरू इत्तर त्यासारं सम्म क्रिंग न्द्रे जीवन्ना कर्मछ । त्यासारं सम्राप्त त्यार व्यासारं लगेमि स्वाप्त प्रमान म्वेलि । त्यासारं सम्राप्त त्यार व्यासार्थ लगेमि स्वाप्त प्रमान त्यासारं सम्म त्यार त्यासुर्वे इमलाम स्वाप् पि ल्यामार्थ त्यासारं सम्म त्यार त्यासुर्वे इमलाम स्वाप् पि ल्यामार्थ त्यामारं सार्वता व्यास भद्र सत्त् स्वकारंग कर्महि त्य त्यासिकः रक्षात्र त्यासार्वे स्वर्थे स्वाप्ते त्या



FAMILY PICTURE

