#### Proposed NU Business Name: MS SHATHI ENTERPRISE



Project identification and prepared by: MD. Shahinur Rahman, Sherpur Unit,Bogra

Project verified by: MD. Muzaharul Islam



Brief Bio of The Proposed Nobin Udyokta					
Name	:	BABLU MIA			
Age	:	19-10-1985 (31 Years)			
Education, till to date	:	Class VIII			
Marital status	:	Married			
Children	:	-			
No. of siblings:	:	3 Brothers 1 Sisters			
Address		Vill: Garidoho, P.O: RVA, P.S: Sherpur, Dist: Bogra			
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 SONA VAN SONA VAN BABOR ALI Branch: Garidoho, Sherpur, Centre # 20(Female), Member ID: 1715; No:01 Member since: 12-04-1989(23 Years) First Ioan: 1,000 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 40000, Outstanding Ioan: BDT NIL FATHER, 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	:	1+ years experience in running business.
Training Info	:	He has 4 YEARS training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-420347
Mother's Contact No.	:	01717-228321
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra.

### **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

**SONA VAN** joined Grameen Bank since 23 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

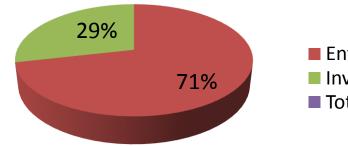
Proposed Nobin Udyokta Business Info					
Business Name	:	MS SHATHI ENTERPRISE			
Location	:	Salam Market, dosh mail			
Total Investment in BDT	:	BDT 350000/-			
Financing	:	Self BDT 250000/-(from existing business) 71% Required Investment BDT 100,000/-(as equity) 29%			
Present salary/drawings from business (estimates)	:	BDT 5,000/-			
Proposed Salary	:	BDT 5,000/-			
Size of shop	:	10 ft x 15 ft= 150square ft			
Security of the shop	:	BDT 50,000			
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; angel, bar etc.</li> <li>Average 35% gain on sale.</li> <li>The business is operating by entrepreneur. Existing 4 employees.</li> <li>The shop is rented.</li> <li>Collects goods from Bogra.</li> <li>Agreed grace period is 3 months.</li> </ul>			

### **Existing Business (BDT**)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			-
Plane sheet, Angle, Others	4400	132000	1584000
Total Sales (A)	4400	132000	1584000
Less Variable Expense			
Plane sheet, Angle, Others	2860	85800	1029600
Total variable Expense (B)	2,860	85800	1029600
Contribution Margin (CM) [C=(A-B)	1,540	46200	554400
Less Variable Expense			
Rent		1,000	12000
Electricity bill		2000	24000
Transportation		3,000	36000
Salary (self)		5000	60000
Salary(Staff)		25000	300000
Entertainment		300	3600
Guard		300	3600
Generator		100	1200
Mobile bill		300	3600
Total fixed cost (D)		36,900	442800
Net Profit (E)= [C-D]		9,300	111600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	t Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Plane sheet	500	90	45,000	1	90,000	90,000	135,000
Angle	2060	50	103,000	0	0	10,000	113,000
Karai Sheet	1	0	60,000	0	0	0	60,000
Bar	300	40	12,000	0	0	0	12,000
Others,rod, Pati			30,000				30000
Total	2861	180	250,000	1	90,000	100,000	350,000

### **Source of Finance**



Entrepreneur's Contribution 250,000
 Investor's Investment 100,000
 Total 350,000

Financial Projection (BDT)						
Paticular	Daily	Monthly	Year1	Year 2		
Revenue(Sales)						
Plane sheet, Angle, Others	5300	159000	1908000	2003400		
Total Sales (A)	5300	159000	1908000	2003400		
Less Variable Expense						
Plane sheet, Angle, Others	3445	103350	1240200	1302210		
Total variable Expense (B)	3,445	103350	1240200	1302210		
Contribution Margin (CM) [C=(A-B)	1,855	55650	667800	701190		
Less Variable Expense						
Rent		1,000	15,000	15,000		
Electricity bill		2300	27600	28000		
Transportation		3,300	39,600	40,000		
Salary (self)		5000	60000	60000		
Salary(Staff)		25000	300000	300000		
Entertainment		300	3600	3600		
Guard		300	3600	3600		
Generator		100	1200	1200		
Mobile bill		400	4800	5000		
Total fixed cost (D)		37,400	451,800	452,800		
Net Profit (E)= [C-D]		18250	219000	248,390		
Investment Payback			60,000	60,000		

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	65,400	68,670
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		5,400
	Total Cash Inflow	165400	74070
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	5,400	14070



# Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 04 Years Quality goods & services; Skill and experience;

## **W**<sub>EAKNESS</sub>

Lack of Capital/Investment

## **O**<sub>PPORTUNITIES</sub>

Huge demand in the community Location of shop; Regular customers;

### THREATS

Theft Fire Political unrest Pictures

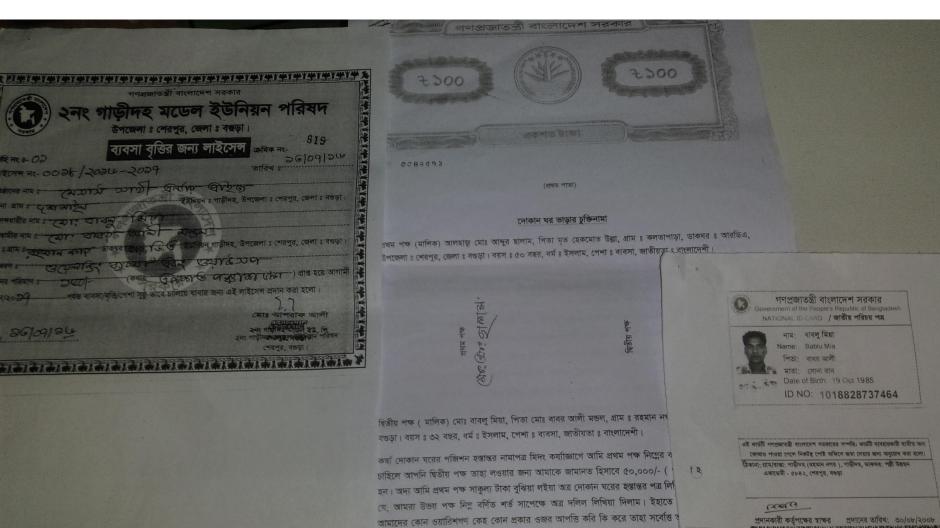












এতহার্ষে যোচ্ছায় স্বাধীন সম্মতিতে অন্যের বিনা অনুরোধে সুস্থ স্বজ্ঞানে শ্বশরীরে নিজ নিজ

দিলাল। ইতি- ১০/০৬/২০১৬ইং হইতে ১০/০৬/২০২১ইং পর্যন্ত।

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩০/০৮/২০০৮ In MANAGES STREET, BORNEY, B

## **FAMILY PICTURE**

