

Proposed NU Business Name: **MS FARIHA ENTERPRISE**



Project identification and prepared by: Md. Md. Kazem Uddin ,
Bashon Unit, Gazipur

Project verified by: MD. Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	NAZMUL HOSSAEN
Age	:	08-12-1990(26 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: North Salna ; P.O:Epsha ;P.S: Gazipur Shadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NASIMA KHATUN
(iii) Father's name	:	MD. JINNAT ALI
(iv) GB member's info	:	Branch: Kaultia , Centre # 25 (Female), Member ID: 2862, Group No: 02 Member since: 06-02-1997 (19Years) First loan: BDT 5,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	House Rent
Entrepreneur Contact No.	:	01922045401
Family's Contact No.	:	01827361736
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NASIMA KHATUN joined Grameen Bank since 19 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

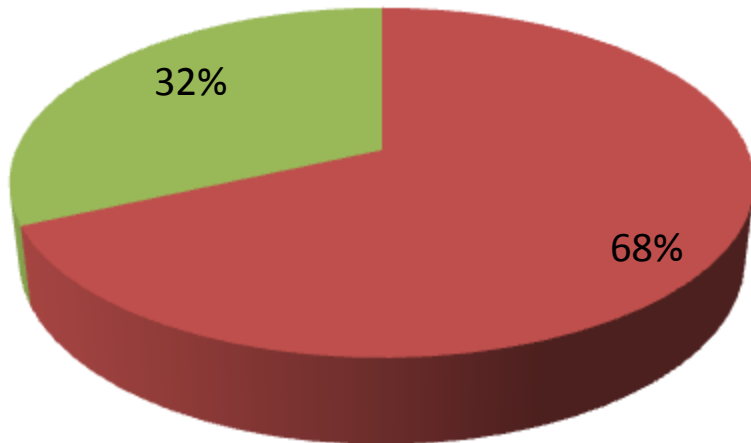
Business Name	:	MS FARIHA ENTERPRISE
Location	:	Porabari Busstand , Gazipur
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 68% Required Investment BDT 70,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,Oil,Soft dring,Cosmatic Item,Bakery Item etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪Entrepreneur is owner of the shop .▪Collects goods from Joydebpur,Gazipur.▪Agreed grace period is 3 months.

Existing Business (BDT) D

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,Oil,Soft dring,Cosmatic Item,Bakery Item etc	2000	60,000	7,20,000
Bkash=(20000*4/1000=80) ,Load (5000*27/1000=135)	215	6450	77400
Total Sales (A)	2215	66450	797400
Less. Variable Expense			
Rice,Oil,Soft dring,Cosmatic Item,Bakery Item etc	1700	51000	612000
Total variable Expense (B)	1700	51000	612000
Contribution Margin (CM) [C=(A-B)]	515	15450	185400
Less. Fixed Expense			
Rent			
Electricity Bill		300	3600
Mobile Bill		200	2400
Salary (self)		5000	60000
Transportation		300	3600
Entertainment		200	2400
Generator		100	1200
Salary (Staff)		-	-
Total fixed Cost (D)		6200	74400
Net Profit (E) [C-D]		9250	111000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice	40000	50000	90000
Oil,Soft dring,,	21900	-	21900
Bakery Item	15000	-	15000
Cosmatic Item	30000	-	30000
Bikash	20000	20000	40000
Load	10000	10000	20000
Outhers	13400	-	13400
Total	150000	70000	220000



- Entrepreneur's Contribution 150,000
- Investor's Investment 70,000
- Total 220,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd Year	3 rd Year
Revenue (sales)					
Rice,Oil,Soft dring,Cosmatic Item,Bakery Item etc	2500	75000	900000	945000	992250
Bkash=(30000*4/1000=120) Load (8000*27/1000=216)	336	10080	120960	127008	1333584
Total Sales (A)	2836	85080	1020960	1072008	1125608
Less. Variable Expense					
Rice,Oil,Soft dring,Cosmatic Item,Bakery Item etc	2125	63750	765000	803250	8434125
Total variable Expense (B)	2125	63750	765000	803250	8434125
Contribution Margin (CM) [C=(A-B)	711	21330	255960	268758	282196
Less. Fixed Expense					
Rent					
Electricity Bill		300	3600	38000	40000
Mobile Bill		250	3000	3100	3200
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6500	7000
Entertainment		250	3000	3100	3200
Generator		100	1200	1300	1400
Salary (Staff)		-	-	-	-
Total Fixed Cost		6400	76800	112000	114800
Net Profit (E) [C-D)		14930	179160	156758	167396
Investment Payback			28000	28000	28000

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	70,000		
1.2	Net Profit	179160	156758	167396
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		151160	275918
	Total Cash Inflow	249160	307918	447314
2	Cash Outflow			
2.1	Purchase of Product	70000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98000	40000	40000
3	Net Cash Surplus	151160	275918	419314

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1others:0
Experience & Skill : 6 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

Pictures



AFBL



AFBL

Item	Quantity	Price
...
...
...







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FAMILY PICTURE

