Proposed NU Business Name: ABDUR ROISID ENTERPRISE



Project identification and prepared by: Md.Nurul Islam Kaliakor Unit, Gazipur

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD:JAHIDUL ISLAM (JUAIL)		
Age	:	10-06-1984 (32Y <i>ears</i>)		
Education, till to date	:	Class Eight		
Marital status	:	Married		
Children	:	1 Son and 1 Doughter		
No. of siblings:	:	04 Brothers		
Address	:	Vill: Muradpur P.O: Sakasorr P.S: Kaliakor, 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 JAMILA BAGUM MD: ABDUR.ROSID Branch: Mouchak Kaliakor, Centre # 75 (Female), Member ID: 2004, Group No:04 Member since: 09/01/1993 to 21/12/2004 (11 Years) First loan: BDT 5,000 /-		
Further Information:		Outstanding loan: Nill Mother		
(v) Who pays GB loan installment (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	:	05 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	Agricalture
Entrepreneur Contact No.	:	01712-487916
Family's Contact No.	:	01812-487916
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAMILA BAGUM joined Grameen Bank since 11 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	:	ABDUR ROSID ENTEREPRISE		
Location	:	Murdpur bazar, Kaliakor ,Gazipur		
Total Investment in BDT	:	BDT 2,66,000/-		
Financing	:	Self BDT 1,66,000/- (from existing business) 62%		
		Required Investment BDT 1,00,000/- (as equity) 38%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	11 ft x 13 ft= 143 square ft		
Security of the shop	:	1,00,000		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like biscit, sop, oil, soft drink etc. The business is operating by entrepreneur. Existing no employee. After getting equity fund one employee will be appointed. The shop is rented Collects goods from shopipur Dhaka. Agreed grace period is 3 months. 		

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Gosary item	5,000	150,000	1,800,000		
Total Sales (A)	5,000	150,000	1,800,000		
Less. Variable Expense					
Gosary item	4,500	135,000	1,620,000		
Total variable Expense (B)	4,500	135,000	1,620,000		
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000		
Less. Fixed Expense					
Rent		800	9,600		
Electricity Bill		300	3,600		
Transportation		1,000	12,000		
Mobile Bill		300	3,600		
Entertainment		200	2,400		
Salary (self)		5,000	60,000		
Total fixed Cost (D)		7,600	91,200		
Net Profit (E) [C-D)		7,400	88,800		

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Biscut	7,500	5,000	12,500			
Soap	8,000	10,000	18,000			
vimbar	3,000	0	3,000			
Oil	6,880	5,000	11,880			
Softdrinks	25,000	15000	40,000			
harpick	420	0	420			
lode	5,000	5000	10,000			
bikas	50,000	50000	100,000			
Others	60,200	10000	70,200			
Total	166,000	100,000	266,000			

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Gosary item	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense					
Gosary item	6,300	189,000	2,268,000	2,381,400	2,500,470
Total variable Expense (B)	6,300	189,000	2,268,000	2,381,400	2,500,470
Contribution Margin (CM) [C=(A-B)	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		800	9,600	9,600	9,600
Electricity Bill		300	3,600	3,600	3,600
Transportation		1,000	12,000	12,000	12,000
Mobile Bill		300	3,600	3,600	3,600
Entertainment		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		7,600	91,200	91,200	91,200
Net Profit (E) [C-D)		13,400	160,800	173,400	186,630
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	160,800	173,400	186,630
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		120,800	254,200
	Total Cash Inflow	260,800	294,200	440,830
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)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	120,800	254,200	400,830

SWOT ANALYSIS

Strength

Employment: Self: 0 Family:0 Others:03

Experience & Skill: 05 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community Location of shop; Murdpur bazar, Kaliakor ,Gazipur Regular customers;

THREATS

Theft

Fire

Political unrest

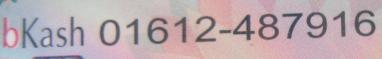
Pictures



বিস্মিল্লাহির রাহমানির রাহিম

মোঃ জাহিদুল ইসলাম (জুয়েল)

প্রোপ্রাইটর



01917-834298

01712-487916

यिमार्म वासूत तिभिन धन्मेत्रथारेष

এখানে সকল প্রকার সিম, ফ্লেক্সিলোড এবং ইলেকট্রিক পন্য বিক্রয় করা হয়

এজেन ३ विकाम, जार् वाश्ना মোবাইन ব্যাংকিং, গ্রামীণ ফোন, এয়ারটেল।

মুরাদপুর, কালিয়াকৈর, গাজীপুর।







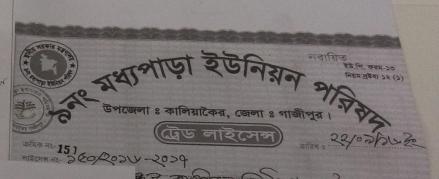








21 July 21 21: 58150150 Je



ট্রেড লাইনেল ফিঃ (ক) বকেরা

11/15 11/15



এই কাজী গণপ্ৰলাভন্তী বাংগাদেশ সকলাকে সম্পত্তি। কাজী ব্যবহারকারী বাতীত অদ্য হোৰাও পাওয়া খেলে নিকটার পোট অভিসে জমা দেয়ার জন্য অনুবোধ করা হলো। ব্রিকানা: গ্রাম/বাজা: মৃবাদসুর, ঠাকুর পাড়া, ভাকধর: সাকাদর - ১৭৫০, কানিয়াকৈর, গাজীপুর



প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তা

র ক্রিক্টের বিধ বলিয়া বিবেচিত হইবে।

ত্রিক্টের বিধ বলিয়া বিবেচিত হইবে।

ত্রিক্টের মধ্যে সাক্ষার বাণিজ্য চালাইয়া ঘাইবার অনুমতি দেওছা হইল।

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ত্রিক্টের মধ্যে সাক্ষার কর্মিটির মধ্যে সাক্ষার সাক্ষা

FAMILY PICTURE

