

Proposed NU Business Name: **SHIMUL ENTERPRISE**



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Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHIMUL PAL
Age	:	13-01-1998 (18 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01 Brother 02 Sister
Address	:	Vill: Narrayanpur , P.O: Bagha , P.S: Bagha , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHEFALI PAL
(iii) Father's name	:	SREE NARHARI PAL
(iv) GB member's info	:	Branch :Monigram , Centre : 51 (Female), Member ID: 3811/4, Group No: 01 Member since: 08-05-2008 (08 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 40000 Outstanding loan: BDT 36480
(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	:	10 years experience in running business. 04 Years in own business. He has 01 Years training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01786-908277
Family's Contact No.	:	01767-361935
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHEFALI PAL joined Grameen Bank since 12 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHIMUL ENTERPRISE
Location	:	Narayanpur
Total Investment in BDT	:	BDT 80000/-
Financing	:	Self BDT 30000/- (from existing business) 63% Required Investment BDT 50000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	ft x ft= sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Path, Clay Doll. etc▪Average 40 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is own .▪Collects goods from▪Agreed grace period is 3 months.

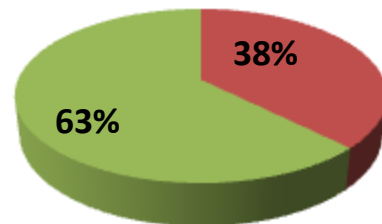
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Clay doll	1400	42000	504000
Total Sales (A)	1400	42000	504000
Less Variable Expense			
Clay doll	840	25200	302400
Total variable Expense (B)	840	25200	302400
Contribution Margin (CM) [C=(A-B)]	560	16800	201600
Less Variable Expense			
Electricity bill		100	1200
Transportation		2,000	24000
Salary (self)		5000	60000
Bank charge		100	1200
Mobile bill		200	2400
Total fixed cost (D)		7,400	88800
Net Profit (E)= [C-D]		9,400	112800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Path	170	80	13,600	1	30,000	30,000	43,600
Clay Doll	1	15000	15,000	1	20000	20,000	35,000
Others	1	1400	1,400	0	0	0	1,400
Total	172	0	30,000	2	0	50,000	80,000

Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 50,000
- Total 80,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Clay doll	2100	63000	756000	793800	833490
Total Sales (A)	2100	63000	756000	793800	833490
Less Variable Expense					
Clay doll	1260	37800	453600	476280	500094
Total variable Expense (B)	1,260	37800	453600	476280	500094
Contribution Margin (CM) [C=(A-B)	840	25200	302400	317520	333396
Less Variable Expense					
Electricity bill		100	1200	1700	2200
Transportation		2,000	24000	24,500	25000
Salary (self)		5000	60000	60000	60000
Bank charge		100	1200	1200	1200
Mobile bill		200	2400	2500	2600
Total fixed cost (D)		7,400	87,600	88,700	89800
Net Profit (E)= [C-D]		17800	213600	228,820	243596
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	213,600	228,820	243596
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		193,600	402420
	Total Cash Inflow	263600	422420	646016
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	193,600	402420	626016

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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







FAMILY PICTURE

