

Proposed NU Business Name: **NAHID ENTERPRISE**



Project identification and prepared by: Md Anowar Hossen
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Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAIFUL ISLAM
Age	:	12-09-1988 (29 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers
Address	:	Vill: Gokul P.O:Gokul, P.S: Bogra Shadar, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.SAMSUNNAHAR
(iii) Father's name	:	MD.HAFIZUR RAHMAN
(iv) GB member's info	:	Branch:Goul,Bogra, Centre # 38 (Female), Member ID: 3271/5, Group No: 04 Member since: 29-10-2005 (12 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 14,000/- Outstanding loan: BDT 10559/-
(v) Who pays GB loan installment	:	Father
(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	:	0 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-674959
Mother's Contact No.	:	01798-574819
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.SAMSUNNAHAR joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. he gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	NAHID ENTERPRISE
Location	:	Gokul, Bogra Shadar, Bogra,
Total Investment in BDT	:	BDT 1,21,500/-
Financing	:	Self BDT 71,500 (from existing business) 59% Required Investment BDT 50,000 (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 20 ft = 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Oil, Soap, Salt, Rice etc.▪The shop is in own rented.▪The business is operating by entrepreneur.▪Existing no employee.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

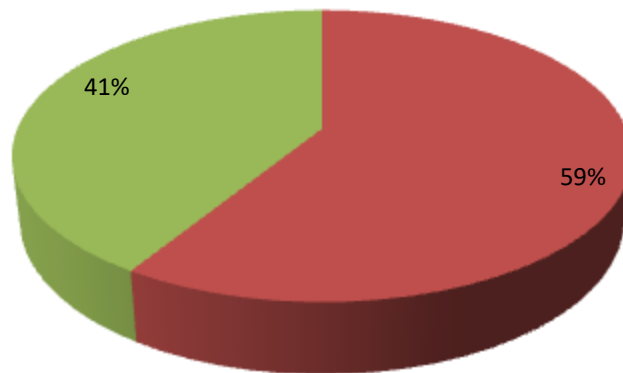
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,flower,oil,Soap,Salt and others.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Rice,flower,oil,Soap,Salt and others.	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
House rant		400	4,800
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Total fixed Cost (D)		6,300	75,600
Net Profit (E) [C-D]		11,700	140,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Soyabin Oil	50	100	5,000	100	100	10,000	15,000
Sorishar Oil	20	100	2,000	0	0	0	2,000
Shop	50	100	5,000	1	20000	20,000	25,000
Dal	50	90	4,500	100	100	10,000	14,500
Rice	5	2000	10,000	0	0	0	10,000
Salt	10	1000	10,000	0	0	0	10,000
Others	1	15000	15,000	1	10000	10,000	25,000
Security	1	20000	20,000	0	0	0	20,000
Total	187	0	71500	202	30200	50000	121500

Source of Finance



- Entrepreneur's Contribution 71,500
- Investor's Investment 50,000
- Total 121,500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice,flower,oil,Soap,Salt and others.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Rice,flower,oil,Soap,Salt and others.	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
House rant		400	4,800	4,800	4,800
Electricity Bill		200	2,400	2,400	2,400
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		6,400	76,800	76,800	76,800
Net Profit (E) [C-D]		17,600	211,200	225,600	240,720
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	211,200	225,600	240,720
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		191,200	396,800
	Total Cash Inflow	261,200	416,800	637,520
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	191,200	396,800	617,520

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Gokul, Bogra Shadar, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

