

Proposed NU Business Name: **SHEFAT ENTERPRIZE**



Project identification and prepared by: Md Shahadat Hossen  
Dhonbari Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.SHAFIQL ISLAM</b>
Age	:	10-06-1982 (35 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Daughter 01 Son
No. of siblings:	:	01 Brother & 0 Sisters
Address	:	Vill: Bilash Pur, P.O: Ramkishno Pur, P.S: Dhonbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SHURUJA</b>
(iii) Father's name	:	<b>ABDUL HAKIM</b>
(iv) GB member's info	:	Branch:Nolhara , Centre # 48 (Female), Member ID: 3437, Group No: 03 Member since: 2000-2017 (17Years) First loan: BDT 3,000
Further Information:		Existing Loan:35,000 /-Outstanding Loan :26,475/-
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01989-001762
Mother's Contact No.	:	01718-644069
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhonbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SHURUJA BEGUM** joined Grameen Bank since 17 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHEFAT ENTERPRIZE</b>
Location	:	Dhonbari
Total Investment in BDT	:	BDT 2,90,000/-
Financing	:	Self BDT 2,40,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30ft x 30 ft= 900 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has run his Business.</li><li>▪The business is operating by entrepreneur. Existing no employes.</li><li>▪Average 15 % gain on sales.</li><li>▪Collects goods from Tangail.</li><li>▪The Shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

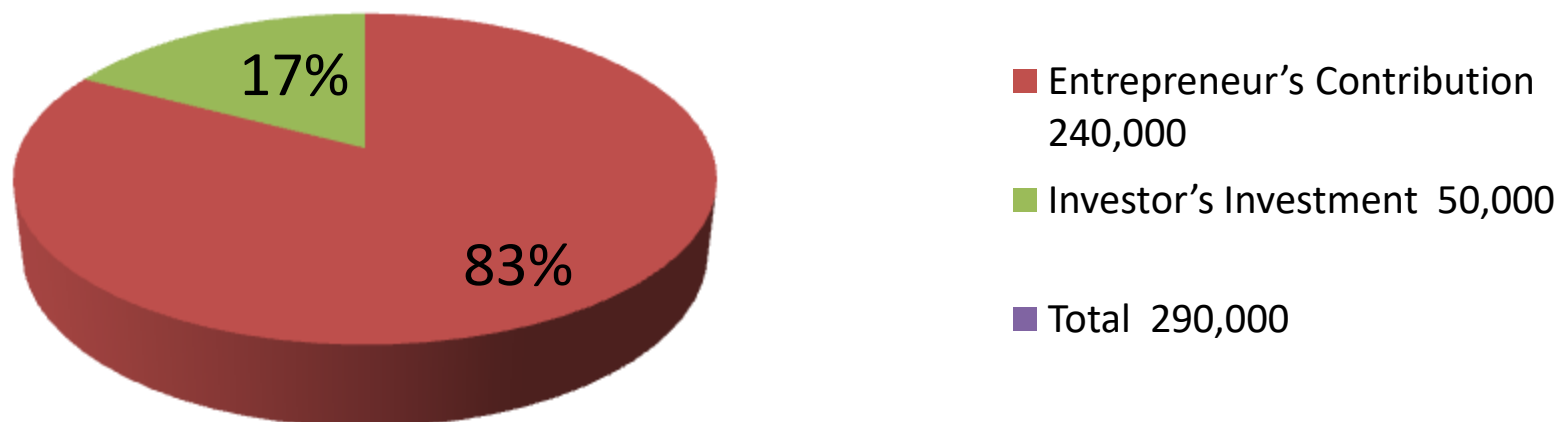
## Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rice,Dal,Oil,Soap,Shampo.ETC	4000	120000	1440000
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Rice,Dal,Oil,Soap,Shampo.ETC	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		650	7800
Transportaion		5000	60000
Salary (Self)		5000	60000
Entertainment		1500	18000
Gard		50	600
Generator		150	1800
Mobil Bill		200	2400
Total Fixed Cost (D)		13900	166800
Net Profit (E)= [C-D]		4100	49200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	30	2000	60000	10	2000	20000	80000
Dal	300	130	39000	100	130	13000	52000
Oil	200	180	36000	80	180	14400	50400
Shampo	1200	3	3600			0	3600
Soap	150	30	4500	50	30	1500	6000
Suger	15	3000	45000			0	0
Security			50000			0	
Others			1900			1100	3000
						0	0
<b>Total</b>	<b>1565</b>		<b>240000</b>	<b>240</b>		<b>50,000</b>	<b>290,000</b>

### Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Rice,Dal,Oil,Soap,Shampo,ETC	4800	144000	1728000	1814400	1905120
<b>Total Sales(A)</b>	<b>4800</b>	<b>144000</b>	<b>1728000</b>	<b>1814400</b>	<b>1905120</b>
<b>Less Variable Expense (B)</b>					
Rice,Dal,Oil,Soap,Shampo,ETC	4080	122400	1468800	1542240	1619352
<b>Total Variable Expense</b>	<b>4080</b>	<b>122400</b>	<b>1468800</b>	<b>1542240</b>	<b>1619352</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>720</b>	<b>21600</b>	<b>259200</b>	<b>272160</b>	<b>285768</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		650	7800	8100	8400
Transportaion		5000	60000	720000	8640000
Salary (Self)		5000	60000	60000	60000
Entertainment		1500	18000	18000	18000
Gard		50	600	600	600
Generator		150	1800	1800	1800
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>13900</b>	<b>166800</b>	<b>827200</b>	<b>8747600</b>
<b>Net Profit (E)= [C-D]</b>		<b>7700</b>	<b>92400</b>	<b>97020</b>	<b>101871</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



### 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	92,400	97020	101871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		72400	149420
	<b>Total Cash Inflow</b>	<b>142,400</b>	<b>169,420</b>	<b>251,291</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>72,400</b>	<b>149,420</b>	<b>231,291</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures

















# FAMILY PICTURE

