

Proposed NU Business Name: **GOPAL ENTERPRISE**



Project identification and prepared by :Nurul Islam
Kaliakair Unit, Gazipur

Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	KHOKON PAUL
Age	:	19-06-1989 (28 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	0 Son 0 Daughter
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Vugrag P.O: Boliadi, P.S: Kaliakair, 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	:	MIRA PAUL
(iii) Father's name	:	GOPAL PAUL
(iv) GB member's info	:	Branch: Kaliakair, Centre # 73 (Female), Member ID: 6961, Group No: 08 Member since: 20-01-1991-2017(26 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 50,000/-, Outstanding loan:/--
(v) Who pays GB loan installment	:	No
(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	:	06 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-436129
Mother's Contact No.	:	01772805590
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MIRA PAUL joined Grameen Bank since 26 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

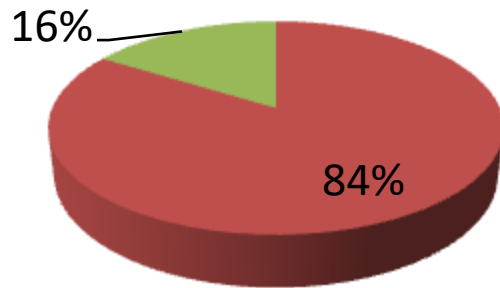
Business Name	:	GOPAL ENTERPRISE
Location	:	Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 4,94,000/-
Financing	:	Self BDT 4,14,000/-(from existing business) 84% Required Investment BDT 80,000/-(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30ft x 10 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as grocer shop.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing one employe.▪Collects goods from local market .▪The shop is owned.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rich,Suger,Soap,Flour,Salt,Cake,Milk,ETC	3800	114000	1368000
		0	0
Total Sales(A)	3800	114000	1368000
Less Variable Expense (B)			0
Rich,Suger,Soap,Flour,Salt,Cake,Milk,ETC	3230	96900	1162800
Total Variable Expense	3230	96900	1162800
Contributon Margin (CM) [C=(A-B)]	570	17100	205200
Less Fixed Expense			
Rent		0	0
Electric Bill		800	9600
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		4000	48000
Entertainment		200	2400
Gard		300	3600
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		12500	150000
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	40	2,200	88,000	15	2,200	33,000	121,000
Dal	15	3,800	57,000	10	3,800	38,000	95,000
Oil	10	5,200	52,000			0	52,000
Soap	350	35	12,250			0	12,250
Suger	8	5,800	46,400			0	46,400
flour	6	6,000	36,000			0	36,000
Chaff	9	5,600	50,400			0	50,400
Cake			10,000			0	10,000
Biscut			5,000			0	5,000
Others			56,950			9,000	65,950
	438	28635	414,000	25	6000	80,000	494000

Source of Finance



- Entrepreneur's Contribution 414,000
- Investor's Investment 80,000
- Total 494,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rich,Suger,Soap,Flour,Salt,Cake,Milk,ETC	4200	126000	1512000	1587600	1666980
0	0	0	0	0	0
Total Sales(A)	4200	126000	1512000	1587600	1666980
Less Variable Expense (B)					
Rich,Suger,Soap,Flour,Salt,Cake,Milk,ETC	3570	107100	1285200	1349460	1416933
Total Variable Expense	3570	107100	1285200	1349460	1416933
Contributon Margin (CM) [C=(A-B)]	630	18900	226800	238140	250047
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		800	9600	9900	10200
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		12500	150000	151600	153260
Net Profit (E)= [C-D]		6400	76800	80640	84672
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	76,800	80640	84672
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		44800	93440
	Total Cash Inflow	156,800	125,440	178,112
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	44,800	93,440	146,112

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 06 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures











FAMILY PICTURE

