

Proposed NU Business Name: **ELIUS SOMIL**



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Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	ELIUS
Age	:	18-07-1987 (30Years)
Education, till to date	:	Five Class
Marital status	:	married
Children	:	1 son
No. of siblings:	:	3 Brothers, .
Address	:	Vill: Hernd Para, P.O: Lauhati, P.S: Delduar, 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	:	ROKEYA
(iii) Father's name	:	SAMAD
(iv) GB member's info	:	Branch:Lauhati, Delduar, Centre # 24 (Female), Member ID :3522, Group No: 05 Member since: 17-12-1998 (08Years) First loan: BDT 3,000/- Outstanding loan: Nil
Further Information:		
(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	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-944079
Family's Contact No.	:	01783-643464
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA joined Grameen Bank since 08 years ago. At first she took BDT3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	ELIUS SOMIL
Location	:	Lauhati Bazar,Delduar, Tangail
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,30,000/- (from existing business) 72% Required Investment BDT 50,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 30 ft= 900 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Wood.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 3 employee.▪The shop is rented.▪Collects goods from Sokhipur Tangail.▪Agreed grace period is 3 months.

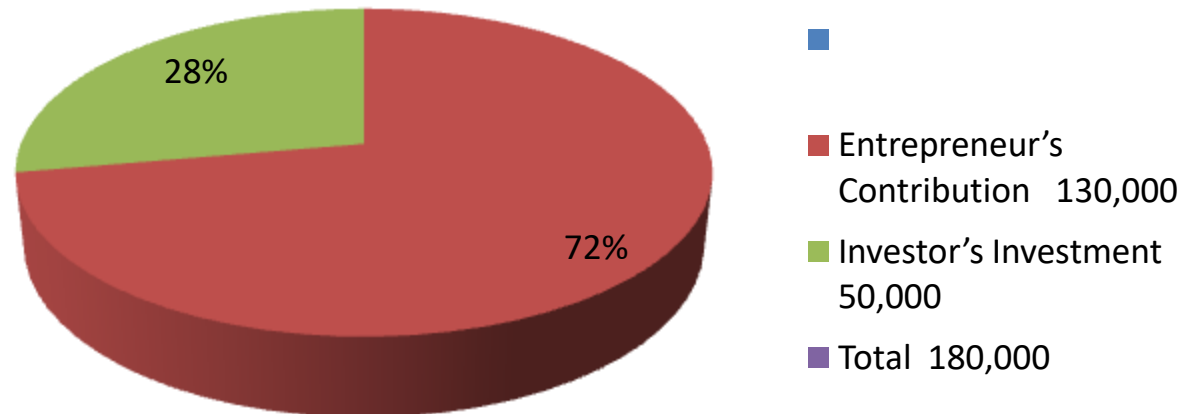
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Wood	260,000	3120,000
Total Sales (A)	260,000	3120,000
Less. Variable Expense		
Wood	208,000	2496,000
Total variable Expense (B)	208,000	2496,000
Contribution Margin (CM) [C=(A-B)]	52,000	624,000
Less. Fixed Expense		
Rent	6,000	72,000
Electricity Bill	4,000	48,000
Transportation	10,000	1,20,000
Mobile Bill	300	3,600
Entertainment	300	3,600
Guard		
Salary (2sttaf)	18,000	2,16,000
Salary (self)	5,000	60,000
Total fixed Cost (D)	43,600	5,23,200
Net Profit (E) [C-D]	8,400	100,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Wood	100,000	50,000	150,000
Wood	30,000	0	30,000
		0	0
		0	0
		0	0
Total	130,000	50,000	180,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)				
Wood	260,000	31,20,000	3276000	3439,800
Total Sales (A)	260,000	3120,000	3276000	3439,800
Less. Variable Expense				
Wood	208,000	2496,000	2620,800	2751,840
Total variable Expense (B)	208,000	2496,000	2620,800	2751,840
Contribution Margin (CM) [C=(A-B)	52,000	624,000	655,200	687,960
Less. Fixed Expense				
Rent	6,000	72,000	72,000	72,000
Electricity Bill	4000	48,000	48,000	48,000
Transportation	10,000	120,000	120,000	120,000
Mobile Bill	300	3,600	3,600	3,600
Entertainment	300	3,600	3,600	3,600
Salary (2sttaf)	18,000	216,000	216,000	216,000
Salary (self)	5,000	60,000	60,000	60,000
Gurd	0			
Total Fixed Cost	43,600	523,200	523,200	523,200

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	50,000		
1.2	Net Profit	100,800	132,000	164,760
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		80,800	192,800
	Total Cash Inflow	150,800	212,800	357,560
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	80,800	192,800	337,560

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Gorai, Najirpara.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE

