

Proposed NU Business Name: MONIR AND MONIR ENTERPRISE



Project identification and prepared by: Md Saiful Islam,
Sonatola Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAIFUL ISLAM
Age	:	01-01-1989 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	3 Sister
Address	:	Vill: Shhipur, P.O: S A College, P.S: Sonatola, 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	:	MOST MORJINA BEGUM
(iii) Father's name	:	MD KHAZA MONDOL
(iv) GB member's info	:	Branch: Digdair Sonatola, Centre # 65 (Female), Member ID: 9233/1, Group No: 06 Member since: 08-01-2010 (07 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 7,240-
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-759386
Mother's Contact No.	:	01705-648350
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST MORJINA BEGUM joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MONIR AND MONIR ENTERPRISE
Location	:	Chorpara Bazaar, Sonatola, Bogra
Total Investment in BDT	:	BDT 195,000/-
Financing	:	Self BDT 145,000/-(from existing business) 74% Required Investment BDT 50,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Retailer of grocery item.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Bogra.▪The shop is rented.▪Agreed grace period is 3 months.

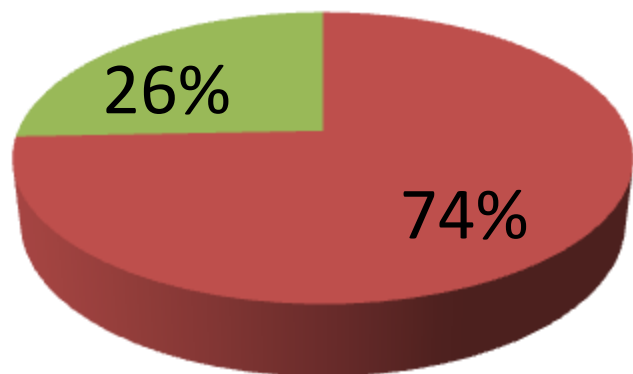
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Betel leaf, Nut	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Betel leaf, Nut	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Rent		800	9,600
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D]		5,050	60,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Betel Leaf	50	1600	80,000	15	1600	24,000	104,000
Betel Nut (Basket)	6.25	800	5,000	32.5	800	26,000	31,000
Security	1	60000	60,000	0	0	0	60,000
Total	57.25	62400	145,000	48	2,400	50,000	195,000

Source of Finance



■ Entrepreneur's Contribution 145,000

■ Investor's Investment 50,000

■ Total 195,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Betel leaf, Nut	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Betel leaf, Nut	2,975	89,250	1,071,000	1,124,550	1,180,778
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550	1,180,778
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450	208,373
Less. Fixed Expense					
Rent		800	9,600	9,600	9,600
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	4,000	4,500
Total Fixed Cost		6,300	75,600	20,100	21,100
Net Profit (E) [C-D]		9,450	113,400	178,350	187,273
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	113,400	178,350	187,273
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		93,400	251,750
	Total Cash Inflow	163,400	271,750	439,023
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	93,400	251,750	419,023

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 farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

