

Proposed NU Business Name: MS ALLAHR DAN ENTER PRISH



Project identification and prepared by: Md. SHAHADAT HOSSAIN
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: MUKLESUR RAHMAN
Age	:	07-08-1985(32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	Null
No. of siblings:	:	04 Brothers, 01sister
Address	:	Vill: Kalipur P.O:Dhanbari P.S:Dhanbari 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	:	MOST. HASNA BEGUM
(iii) Father's name	:	MD: AMANAT ALLI
(iv) GB member's info	:	Branch: Chalash, Centre # 25 (Female), Member ID: 6961, Group No: 07 Member since: 1990-2008(18Years) First loan: BDT 3500Taka.
Further Information:		Existing loan: 160000 , Outstanding loan: 0
(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	:	25 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agricultur
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-501233
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HASNA BEGUM Joined Grameen Bank Since 1 Years Ago. At First She Took 3500 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MS ALLAHR DAN ENTER PRISH
Location	:	Baniyaja, Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 680000
Financing	:	Self BDT 600000(from existing business) 88% Required Investment BDT 80,000(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft x 15 ft= 300 Square ft
Security of the shop	:	130,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like chaul.▪Average 5% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

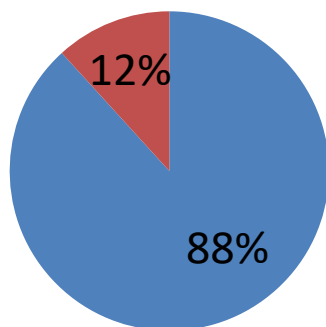
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
chaul	40,000	1,200,000	14400000
Total Sales (A)	40,000	1,200,000	14400000
Less. Variable Expense			
chaul	38,000	1,140,000	13680000
	0	0	0
	0	0	0
Total variable Expense (B)	38,000	1,140,000	13680000
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720000
Less. Fixed Expense			
Rent		1000	12,000
Electricity bill		300	3,600
Transportation		25000	300,000
Salary (self)		5000	60,000
Salat (staff)		0	0
Entertainment		2000	24,000
Guard		100	1,200
Generator		200	2,400
Mobile bill		400	4,800
Total fixed Cost (D)		34,000	408,000
Net Profit (E) [C-D]		26,000	312,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
chaul	200	2500	500,000	32	2500	80,000	580,000
sheet	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
other	0	0	0	0	0	0	0
Security			100,000	0	0	0	100,000
Total			600,000	0		80,000	680,000

Source of Finance



- Entrepreneur Investment 600000
- Investor Investment 80000
- Total Investment 680000
-

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
chaul	45,000	1,350,000	16,200,000	17,010,000
Total Sales (A)	45,000	1,350,000	16,200,000	17,010,000
Less. Variable Expense				
chaul	42,750	1,282,500	15,390,000	16,159,500
Total variable Expense(B)	42,750	1,282,500	15,390,000	16,159,500
Contribution Margin (CM) [C=(A-B)	2250	67,500	810,000	850,500
Less. Fixed Expense				
Rent		1000	12,000	12,000
Electricity bill		300	3,600	3,700
Transportation		25000	300,000	300,300
Salary (self)		5000	60,000	60,500
Salar (staff)		0	0	0
Entertainment		2000	24,000	24,300
Guard		100	1200	1200
Genaretor		100	1,200	1,200
Mobile bill		400	4,800	5,000
Total fixed Cost (D)		33,900	406,800	408,200
Net Profit (E) [C-D)		33,600	403,200	442,300
Investment Payback			48,000	48,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	403,200	442,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		355,200
	Total Cash Inflow	483,200	797,500
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)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	355,200	749,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

কল্পের নাম:

স্বাস্থ্য আন্দোলন অর্থাৎ প্রাণ্ডি

উনিটের নাম:

বিনবাণী টেম্পল প্রকল্প প্রস্তাব গ্রহণের তারিখ:

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: মো: মোমেন হুসেইন বহমান

বাস:

জন্ম তারিখ: ০৭/০৮/১৯৮৫ জাতীয় পরিচয়পত্র নম্বর:

শিক্ষাপত্র বোধ্যতা:

S.S. ৯

বৈবাহিক অবস্থা:

বিবাহিত

স্বাক্ষর-স্বাক্ষরের সংখ্যা:

৯৯২, ৯৯৩











FAMILY PICTURE

