

Proposed NU Business Name: BAIJID ENTERPRISE

Project identification and prepared by :Nurul Islam
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Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MAMUN
Age	:	01/01/1989 (28 Years)
Education, till to date	:	C,S,C
Marital status	:	UnMarried
Children	:	0 Son 0 Daughter
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: kalia kor P.O: kaliakor, 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	:	JULAKHA BAGOM
(iii) Father's name	:	MD HALAL
(iv) GB member's info	:	Branch: Kalikori, Centre # 45/M (Female), Member ID: 4043, Group No: 01 Member since: 01/01/1989-2017 (28 Years) First loan: BDT 2,000
Further Information:		Existing Loan: 30,000/-, Outstanding loan
(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	:	01 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01833597423
Mother's Contact No.	:	01729156474
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JULAKHA BAGOM joined Grameen Bank since 28 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

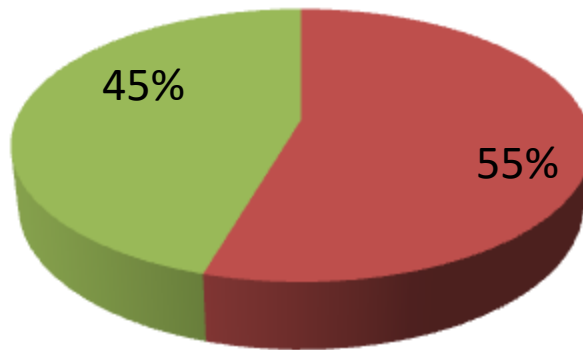
Business Name	:	BAIJID ENTERPRISE
Location	:	Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as herbal medicin▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
AB Ton,Biuton,Lukiria Plus,Bolarist Plus ETC	2100	63000	756000
		0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
AB Ton,Biuton,Lukiria Plus,Bolarist Plus ETC	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1500	18000
Electric Bill		200	2400
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		100	1200
Gard		100	1200
Mobile Bill		200	2400
Total Fixed Cost (D)		8100	97200
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
ABTon	15	165	2,475	20	165	3,300	5,775
Beuton	12	165	1,980	20	165	3,300	5,280
Lukuria	10	80	800	15	80	1,200	2,000
Bolarist	12	80	960	20	80	1,600	2,560
Serap	15	120	1,800	20	120	2,400	4,200
Security			25,000			0	25,000
Others			26,985			38,200	65,185
	64	610	60,000	95	610	50,000	110000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
AB Ton,Biuton,Lukiria Plus,Bolarist Plus ETC	2400	72000	864000	907200
0	0	0	0	0
Total Sales(A)	2400	72000	864000	907200
Less Variable Expense (B)				
AB Ton,Biuton,Lukiria Plus,Bolarist Plus ETC	1920	57600	691200	725760
Total Variable Expense	1920	57600	691200	725760
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440
Less Fixed Expense				
Rent		1500	18000	18000
Electric Bill		200	2400	2700
Transportaion		1000	12000	12600
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		100	1200	1200
Gard		100	1200	1200
Generator		0	0	0
Mobil Bill		200	2400	2500
Total Fixed Cost (D)		8100	97200	98200
Net Profit (E)= [C-D]		6300	75600	79380
Investment Pay Back			30,000	30,000

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	50,000	
1.2	Net Profit	75,600	79380
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		45600
	Total Cash Inflow	125,600	124,980
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)	30,000	30,000
	Total Cash Outflow	80000	30000
3	Net Cash Surplus	45600	94980

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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