

Proposed NU Business Name: FARUK ENTERPRISE



Project identification and prepared by: MD. Mehedi Hassan
Sweet

Sreepur Unit , Gazipur
Project verified by: MD. Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	FARUK
Age	:	11-10-1997 (20Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	0 SON 01 Daughter
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Maijpara P.O: Bormi, P.S: Sreepur, 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	:	MST. FATEMA
(iii) Father's name	:	MD. JOLIL
(iv) GB member's info	:	Branch: Maijpara # 64 (Female), Member ID: 982/1, Group No:08 Member since:2002-2017 (15 Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: 28,000
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01713-637745
Father's Contact No.	:	01726-169211
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FETEMA joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	FARUK ENTERPRISE
Location	:	Gazipur
Total Investment in BDT	:	BDT 300000/-
Financing	:	Self BDT 250000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15ft x 15 ft= 300 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; Plistic ban, Jute Bag ETC▪The business is operating by entrepreneur. Existing no employees.▪Average gain 20%▪The shop is owned.▪Agreed grace period is 3 months.

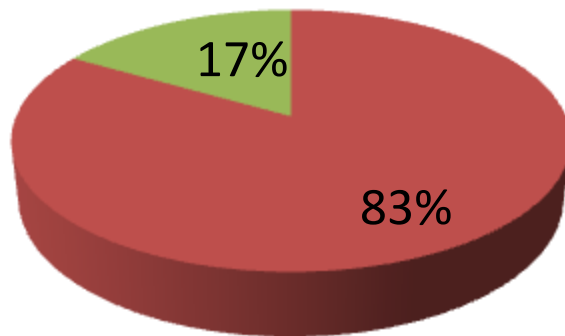
Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Plastic Bag, Jute Bag ETC	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Plastic Bag, Jute Bag ETC	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Mobile Bill		500	6000
Total Fixed Cost (D)		6400	76800
Net Profit (E)= [C-D]		5600	67200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Plastic Bag			150,000			25,000	175,000
Jute Bag			100,000			25,000	125,000
	0	0	250,000	0	0	50,000	300,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 50,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Plistic Bag, Jute Bag ETC	2500	75000	900000	945000
0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000
Less Variable Expense (B)				
Straw, Bran, Medicine etc	2000	60000	720000	756000
Total Variable Expense	2000	60000	720000	756000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000
Less Fixed Expense				
Electric Bill		200	2400	2700
Transportaion		500	6000	6300
Salary (Self)		5000	60000	60000
Entertainment		200	2400	2400
Mobil Bill		500	6000	6100
Total Fixed Cost (D)		6400	76800	77500
Net Profit (E)= [C-D]		8600	103200	108360
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	103,200	108360
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		73200
	Total Cash Inflow	153,200	181,560
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)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	73,200	151,560

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Pirijpur, Pirijpur, Godagari.
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





