

Proposed NU Business Name: **SOIKAT ENTERPRIZE**



Project identification and prepared by: MD.Mahfujur Rahman
Sreepur Unit,Gazipur.

Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAHIRUL
Age	:	01-03-1988(29 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	1 Brother
Address	:	Vill:Pathan tek P.O: Bormi Thana: 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. SALMA
(iii) Father's name	:	MD. UMOR ALI
(iv) GB member's info	:	Branch: Pathan tek vumi Sreepur , Centre # 34 (Female), Member ID: 6151/1, Group No: 06 Member since:2004(13Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT:25000, Outstanding loan: BDT: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.)	:	No
Business Experiences and Training Info	:	10 Years of other business.10 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01928431619
Mother's Contact No.	:	01951711641
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SALMA joined Grameen Bank since 13 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

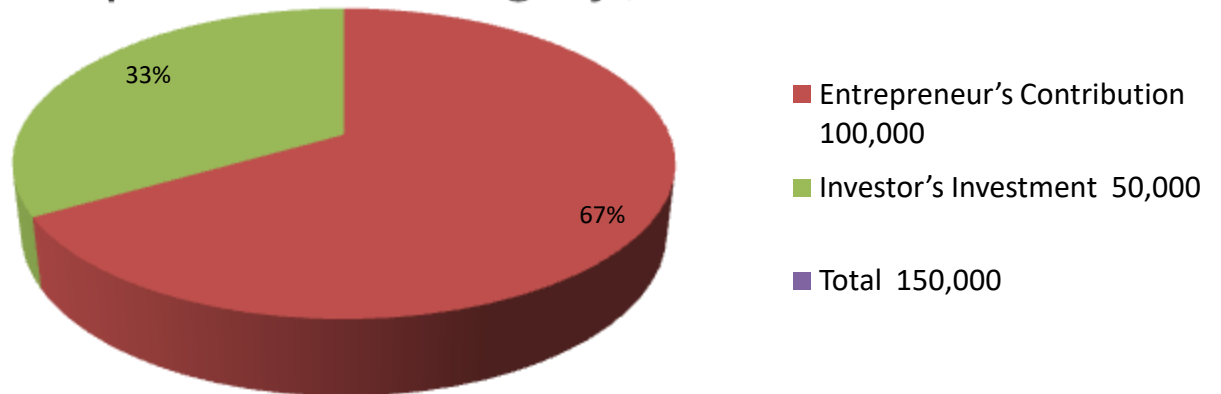
Business Name	:	SOIKAT ENTERPRIZE
Location	:	Sreepur.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100000/-(from existing business)63% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grossary & Vegetable item etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Gazipur.▪Agreed grace period is 3 months.▪The Shop is Owned.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grossary & Vegetable item etc	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Grossary & Vegetable item etc	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		3,000	36000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		50	600
Generator		300	3600
Mobile Bill		250	3000
Total Fixed Cost (D)		9300	111600
Net Profit (E)= [C-D]		4200	50400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Grossary & Vegetable item etc	0	0	100,000	1	50,000	50,000	150,000
	0	0	100,000	1	50,000	50,000	150,000

Source of Finance

Vill: Haturpara P.O: Panamganj ; P.S: Dohar Dist: Dhaka.



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grossary & Vegetable item etc	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Grossary & Vegetable item etc	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		3,000	36000	37800	39690
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		50	600	600	600
Generator		300	3600	3600	3600
Mobil Bill		250	3000	3100	3200
Total Fixed Cost (D)		9300	108000	110200	112490
Net Profit (E)= [C-D]		6450	77400	81270	85334
Investment Pay Back			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	77,400	81270	85333.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		57400	118670
	Total Cash Inflow	127,400	138,670	204,000
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	57400	118,670	184000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



