

Proposed NU Business Name: **SHIS & MUNMUNA ENTERPRISE**



Project identification and prepared by: Md. Sirajul Islam

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SALAH UDDIN
Age	:	02-05-1987(30 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	2 Doughter's
No. of siblings:	:	5 Brother's 6 Sister's
Address	:	Vill: Koidola P.O: Korimpur P.S:Ghatail 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	:	VANU BEGUM
(iii) Father's name	:	KHONDOKAR MOHAMMAD MUSA
(iv) GB member's info	:	Branch:Brahmonsashon,Ghatail, Centre # 37(Female), Member ID: 3731, Group No: 05 Member since: 27-12-1993(18Years) First loan: BDT 3,000 Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: Nill.
(v) Who pays GB loan installment	:	None
(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.)	:	None
Business Experiences and Training Info	:	11 years experience in running business. He has tarined 04 Years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01787-284304
Family's Contact No.	:	01627-651271
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

VANU BEGUM Joined Grameen Bank Since 18 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

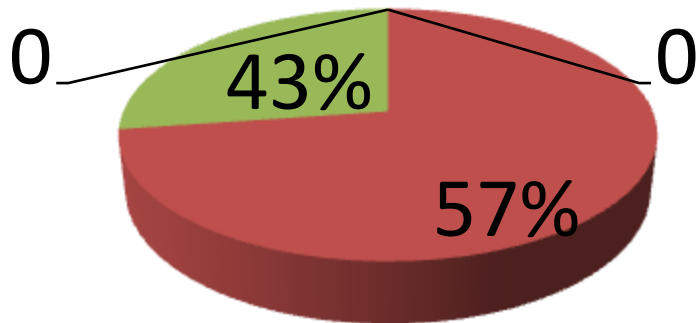
Proposed Nobin Udyokta Business Info

Business Name	:	SHIS & MUNMUNA ENTERPRISE
Location	:	Atharodana,Hamidpur,Ghatail , Tangail.
Total Investment in BDT	:	BDT 198,000 Taka
Financing	:	Self BDT 138,000 (from existing business) 57% Required Investment BDT 60,000(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft x 30 ft= 200 Square ft
Security of the shop	:	25,000 taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Coils,Tush Gura,Etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing One Employee.▪The shope is rented.▪Collects goods from ,Savar,Hamidpur, Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Coils,Tush Gura,Etc.	8,000	240,000	2880000
	0	0	0
	0	0	0
Total Sales (A)	8,000	240,000	2880000
Less. Variable Expense			
Coils,Tush Gura,Etc.	7,200	216,000	2592000
	0	0	0
	0	0	0
Total variable Expense (B)	7,200	216,000	2592000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288000
Less. Fixed Expense			
Rent		1200	14,400
Electricity Bill		150	1,800
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Salary (stuff)		8000	96,000
Transportation		2000	24,000
Entertainment		200	2,400
Genaretor		0	0
Guard		0	0
Total fixed Cost (D)	0	16750	201,000
Net Profit (E) [C-D]		7,250	87,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Coils	20	900	18,000	19	900	17100	35,100
Tush Gura	50	1,100	55,000	39	1100	42900	97,900
Van Gari	1	40,000	40,000			0	40,000
Sequiry	1	25000	25,000			0	25,000
Total	72	67,000	138,000	58	2,000	60,000	198,000

Source of Finance



Entrepreneur
Investment:138,000
Investor Investment:60,000
Total Investment:198,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Coils,Tush Gura,Etc.	10000	300000	3600000	3780000	3969000
	0	0	0	0	0
	0	0	0	0	0
Total Sales (A)	10000	300000	3600000	3780000	3969000
Less. Variable Expense		0	0	0	0
Coils,Tush Gura,Etc.	9000	270000	3240000	3402000	3572100
	0	0	0	0	0
	0	0	0	0	0
Total variable Expense (B)	9000	270000	3240000	3402000	3572100
Contribution Margin (CM) [C=(A-B)	1000	30000	360000	378000	396900
Less. Fixed Expense					
Rent		1200	14400	15120	15876
Electricity Bill		150	1800	1890	1984.5
Mobile Bill		250	3000	3150	3307.5
Salary (self)		5000	60000	63000	66150
Salary(stuff)		8000	96000	100800	105840
Transportation		2000	24000	25200	26460
Entertainment		250	3000	3150	3307.5
Generator		0	0	0	0
Gurd		0	0	0	0
Depriciation		267	3204	3364.2	3532.41
Total Fixed Cost		17117	205404	215674.2	226457.91
Net Profit (E) [C-D)		12883	154596	162325.8	170442.09
Investment Payback			24000	24000	24000

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	60,000		
1.2	Net Profit	154596	162325.8	170442.09
1.3	Depreciation (Non cash item)	3204	3364.2	3532.41
1.4	Opening Balance of Cash Surplus		133800	275490
	Total Cash Inflow	217800	299490	449464
2	Cash Outflow			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84000	24000	24000
3	Net Cash Surplus	133800	275490	425464

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 11 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

বিস্মিত্বাহির রাহমানির রাহীম

শিঙ্গা ^{শ্রেণী} মুনমুনা এন্টারপ্রাইজ

প্রোঃ মোঃ সালাহ উদ্দিন

এখানে অটো রাইচ মিল এবং চিটার মিলের ক্ষুদ, কুড়া, তুষ
ইত্যাদি পাইকারী ও খুচরা বিক্রয় করা হয়।

হামিদপুর বাজার, আঠারদানা, ঘাটাইল, টাঙ্গাইল। মোবাঃ ০১৭৮৭-২৮৪৩০৪, ০১৬২৭-৬৫১২৭১

০১৭৮৭-২৮৪৩০৪



Vivel Jumbo Mosquito Coil

Vivel Jumbo Mosquito Coil

Vivel Jumbo Mosquito Coil

Vivel Jumbo Mosquito Coil

Vivel Jumbo Mosquito Coil

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Vivel Jumbo Mosquito Coil

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Vivel Jumbo Mosquito Coil





Vivelix
JUMBO
Kings Call

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MADE IN 2011





FAMILY PICTURE