

Proposed NU Business Name: **SIAM ENTERPRISE**



Project identification and prepared by: Md. Habil uddin shah,
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Toihid
Age	:	12-01-1984(22 Years)
Education, till to date	:	Class one
Marital status	:	married
Children	:	Nil
No. of siblings:	:	2 Brothers & 4Sisters
Address	:	Vill: Dohar, P.O:Dohar, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Jahanara
(iii) Father's name	:	Leat Falu Bepari
(iv) GB member's info	:	Branch: Joypara, Centre # 17(Female), Member ID:3752/2 , Group No: 05 Member since: 01-01-1990- 2010(20Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 50,000- Outstanding loan: BDT Nil
(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	:	20 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01630110648
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA joined Grameen Bank since 20 years ago. At first she took 12,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	Siam enterprise
Location	:	Dohar, Dohar,Dhaka
Total Investment in BDT	:	BDT 120000
Financing	:	Self BDT 120,000(from existing business) 58% Required Investment BDT 50,000(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	ft x ft= square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Seet Sataring etc.▪Average % gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Joypara,Dohar,Dhaka.▪Agreed grace period is 3 months.

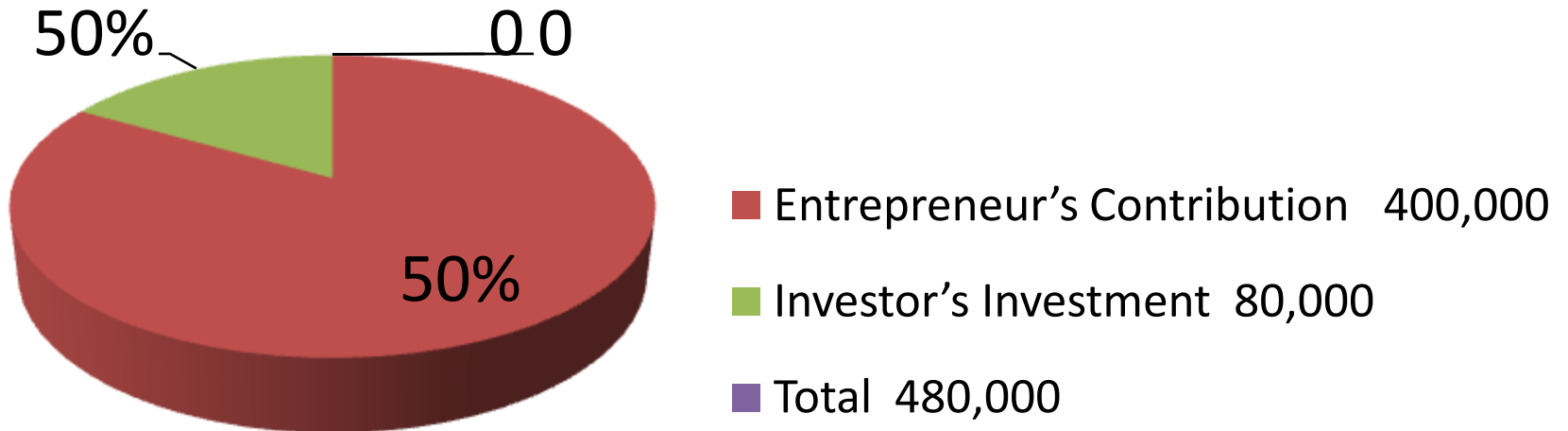
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,suger,oil,cosmaties,etc	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less. Variable Expense			
Rice,suger,oil,cosmaties,etc	2550	76500	918000
Total variable Expense (B)	2550	76500	918000
Contribution Margin (CM) [C=(A-B)	450	13500	162000
Less. Fixed Expense			
Rent		1800	21600
Mobile Bill		200	2400
Trasportation		200	2400
Electricity Bill		300	3600
Salary (self)		5000	60000
Entertainment		200	2400
Security Guard			
Total fixed Cost (D)		7700	92400
Net Profit (E) [C-D)		5800	69600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetics	00	00	10000	00	00	10,000	20000
Rice	00	00	10,000	00	00	10,000	20,000
flower			10000			10000	20000
Others	00	00	5000	0	0	20000	25000
Security			15000				15000
Total			50000			50000	100000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Raice,Suger,Cosmetis Etc	400	120000	140000	1512000	1587600
		0	0	0	0
Total Sales (A)	400	120000	140000	1512000	1587600
Less. Variable Expense		0	0	0	0
Raice,Suger,Cosmetis	3400	102000	1224000	1285200	1349460
		0	0	0	0
Total variable Expense (B)	3400	102000	1224000	1285200	1349460
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent		1800	21600	21000	22000
Mobile Bill		200	2400	2400	2500
Trasportation		200	2400	2500	2500
Electricity Bill		300	3600	3800	3800
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2500	2500
Security Guard					
Total fixed Cost (D)		7700	92400	92800	93900
Net Profit (E) [C-D]		10300	123600	134000	144240
Investment Payback			20000	20000	20000

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	123600	134000	144240
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		70000	184000
	Total Cash Inflow	173600	204000	328240
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	103600	20000	20,000
3	Net Cash Surplus	70000	184000	308240

SWOT ANALYSIS

STRENGTH

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







FAMILY PICTURE

