

Proposed NU Business Name: **M/S SHAON ENTERPRISE**



Project identification and prepared by: Md. Kazem Uddin ,  
Bashon Unit, Gazipur  
Project verified by: MD. Kazim uddin



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. REDOY HASAN SHAON</b>
Age	:	25-02-1986 ( 32 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	1 Brother & 2 Sister's
Address	:	Vill: Porabari; P.O: Ipsha ;P.S: Gazipur Shadar ;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	:	<b>NAZMA AKTER</b>
(iii) Father's name	:	<b>MD. RIAZ UDDIN</b>
(iv) GB member's info	:	Branch: Kaultia , Centre # 24 (Female), Member ID: 7443; Group No: 10 Member since: 20-06-1997 ( 21Years) First loan: BDT 5,000/- Last Loan : 40,000 Outstanding loan: 11840
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	12 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	House Rent
Entrepreneur Contact No.	:	01625807381
Family's Contact No.	:	01631918815
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NAZMA AKTER** joined Grameen Bank since 21 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow .

## Proposed Nobin Udyokta Business Info

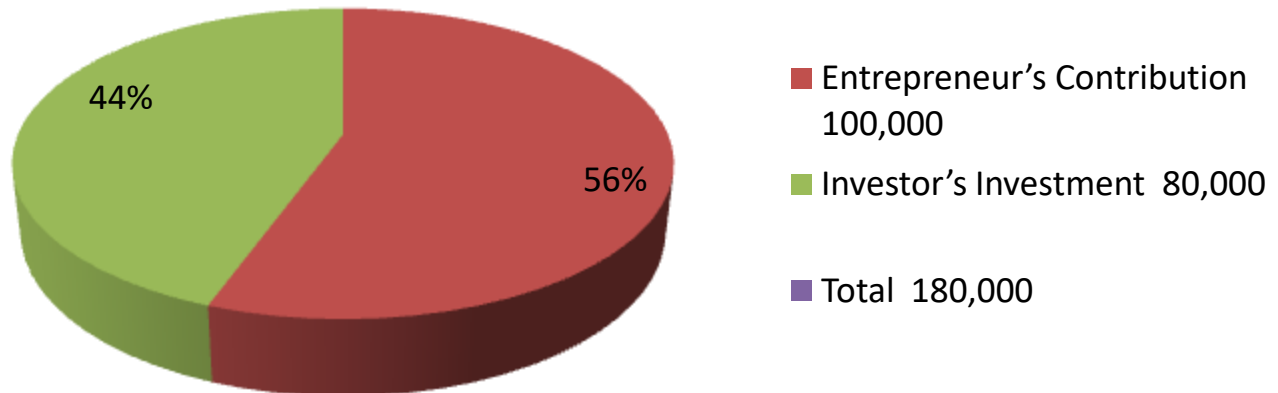
Business Name	:	<b>MRS. SHAON ENTERPISE</b>
Location	:	Porabari,Salna, Gazipur
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 100,000/- (from existing business) 56% Required Investment BDT 80,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Rice,Pulses, Flour,Cosmatic ,Oil,Item,Bekary Item,Soft drinks etc.</li> <li>▪Average 12% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪Entrepreneur is owner of the shop .</li> <li>▪Collects goods from Salna,Joydebpur ,Gazipur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Grocery	3500	105000	1260000
	0	0	0
<b>Total Sales (A)</b>	3500	105000	1260000
<b>Less Variable Expense</b>			
Grocery	3080	92400	1108800
<b>Total variable Expense (B)</b>	3,080	92400	1108800
<b>Contribution Margin (CM) [C=(A-B)]</b>	420	12600	151200
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		300	3600
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		6,100	73200
<b>Net Profit (E)= [C-D]</b>		6,500	78000

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	10	2500	25,000	15	2,500	37,500	62,500
Pulses	1	3500	3,500	1	3,500	3,500	7,000
Flour	7	1000	7,000	10	1,000	10,000	17,000
Cosmatic	1	15000	15,000	1	15,000	15,000	30,000
Oil	1	16800	16,800				16,800
Bekary Item	1	20000	20,000	1	14,000	14,000	34,000
Soft drinks	10	800	8,000	0	0	0	8,000
	0	750	0	0	900	0	0
Scurity	0	250000	0	0	0	0	0
Others	1	4700	4,700	0	500	0	4,700
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
<b>Total</b>	<b>32</b>	<b>0</b>	<b>100,000</b>	<b>34</b>	<b>0</b>	<b>80,000</b>	<b>180,000</b>



# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Grocery	4500	135000	1620000	1701000	1786050
		0	0	0	0
<b>Total Sales (A)</b>	4500	135000	1620000	1701000	1786050
<b>Less Variable Expense</b>			0		
Grocery	3960	118800	1425600	1496880	1571724
			0		
<b>Total variable Expense (B)</b>	3,960	118800	1425600	1496880	1571724
<b>Contribution Margin (CM) [C=(A-B)]</b>	540	16200	194400	204120	214326
<b>Less Variable Expense</b>			0		
Rent		0		0	0
Electricity bill		300	3600	4100	4600
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		300	3600	3700	3800
<b>Total fixed cost (D)</b>		6,350	76,200	77,300	78400
<b>Net Profit (E)= [C-D]</b>		9850	118200	126,820	135926
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## Cash flow projection on business plan (rec. & Pay)

SR#	<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	80,000		
1.2	Net Profit	118200	126,820	135926
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		86,200	181020
	<b>Total Cash Inflow</b>	198200	213020	316946
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	112,000	32,000	32,000
3	<b>Net Cash Surplus</b>	86,200	181020	284946

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 1others:0  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest











মেসার্স শ্রীওম এন্টারপ্রাইজ

ক. প্রো: মোঃ কামরুজ্জামান, প্রধান

স্বতন্ত্র এবং স্বতন্ত্র মালিকানাধীন প্রতিষ্ঠান।





# FAMILY PICTURE

