## **Proposed NU Business Name: NAJIB NUHA ENTERPRISE**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta					
Name	:	Taslima Akter			
Age	:	01-03-1980 ( 37 Years)			
Education, till to date	:	BSS			
Marital status	:	Married			
Children	:	01 Dauther 01 Son			
No. of siblings:	:	01 Brother 05 Sisters			
Address	:	Vill: Borobari ,P.O: Kanchkura ,P.S: Uttorkhan, Dist: Dhaka			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father  Rofiyon Akter  Abdul Lotif Khondokar  Branch: Uttorkhan, Centre # 17 (Female),  Member ID: 4127, Group No: 03  Member since: 06-05-1992 (25 Years)  First loan: BDT = 2,500 /- Last loan= 50,000/-			
Further Information:		Outstanding loan:= Nill Father			
(v) Who pays GB loan installment (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 & Skill	:	04 years of business experience.
Own Business and	:	04 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	•	None
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	••	01712-163366
Family's Contact No.	:	01797-192491
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Rofiyon Akter** joined Grameen Bank since 25 years ago. At first she took BDT 2,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

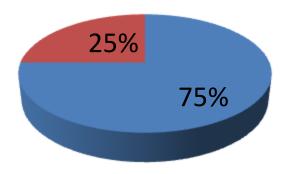
Proposed Nobin Udyokta Business Info					
Business Name		Najib Nuha Enterprise			
Location	:	Kanchkura College Road, Uttorkhan, Dhaka			
Total Investment in BDT	:	BDT 400,000/-			
Financing	:	Self BDT 300,000/- (from existing business) 75% Required Investment BDT 100,000/- (as equity) 25%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	25 ft x 13 ft= 325 square ft			
Security of the shop	:	BDT 50,000			
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Varietise &amp; Crokaries etc.</li> <li>Average 20 % gain on sales.</li> <li>The business is operating by entrepreneur. Existing One employee.</li> <li>The shop is rented.</li> <li>Collects goods from Chakbazar, Tongi.</li> <li>Agreed grace period is 3 months.</li> </ul>			

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Varieties & Crokaries	4,500	135,000	1,620,000			
0	0	0	0			
Total Sales (A)	4,500	135,000	1,620,000			
Less. Variable Expense						
Varieties & Crokaries	3,600	108,000	1,296,000			
Total variable Expense (B)	3,600	108,000	1,296,000			
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000			
Less. Fixed Expense						
Rent		3,000	36,000			
Electricity Bill		700	8,400			
Transportation		1,000	12,000			
Mobile Bill		1000	12,000			
Entertainment		500	6,000			
Salary (sttaf)		8,000	96,000			
Salary (self)		5,000	60,000			
Total fixed Cost (D)		19,200	230,400			
Net Profit (E) [C-D)		7,800	93,600			

Investment Breakdown								
Doutioulous	Existing			Particulars	Proposed			Proposed
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Dinar set	15	2500	37500	Dinar set	10	2500	25,000	62,500
wall met	20	400	8000	wall met	5	400	2,000	10,000
Rimot control zeep	20	1200	24000	Rimot control zeep	8	1200	9,600	33,600
Electric Catle	10	1100	11000	Electric Catle	5	1100	5,500	16,500
Pressar Cukar	12	3500	42000	Pressar Cukar	8	3500	28,000	70,000
Rice cooker	10	2800	28000	Rice cooker	5	2800	14,000	42,000
Children toy	50	400	20000	Children toy	10	400	4,000	24,000
RFL Rak	20	950	19000	RFL Rak	8	950	7,600	26,600
Ciramik Plate	50	150	7500	Ciramik Plate	12	150	1,800	9,300
Secuirity Advanced	0	0	50000				0	50,000
Others			53000	Others			2,500	55,500
Total			300,000				100,000	400,000

## **Source of Finance**

■ Entrepreneur's contibution 300000 ■ Investor's Investment 100000 ■ Total 400000



Financial					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Varieties & Crokaries	5,500	165,000	1,980,000	2,079,000	2,182,950
0	0	0	0	0	0
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense	<u></u>		<u> </u>		
Varieties & Crokaries	4,400	132,000	1,584,000	1,663,200	1,746,360
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360
Contribution Margin (CM) [C=(A-B)	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense	<u> </u>		<u> </u>		
Rent	<u></u> 	3,000	36,000	36,000	36,000
Electricity Bill	<u></u>	735	8,820	9,261	9,724
Transportation	<u></u> 	1,100	13,200	13,860	14,553
Mobile Bill	<u> </u>	1,200	14,400	15,120	15,876
Entertainment	 	500	6,000	6,300	6,615
Salary (sttaf)	 	8,000	96,000	100,800	105,840
Salary (self)	<u> </u>	5,000	60,000	60,000	60,000
Non Cash Item	! !		<u>[</u>	<u>「</u>	
Depreciation		0	0	0	0
Total Fixed Cost	1	19,535	234,420	241,341	248,608
Net Profit (E) [C-D)		13,465	161,580	174,459	187,982
Investment Payback			40,000	40,000	40,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	161,580	174,459	187,982
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		121,580	256,039
	Total Cash Inflow	261,580	296,039	444,021
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	40.000	40.000	40,000
2.3	Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	121,580	256,039	404,021

## **SWOT ANALYSIS**

# Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 04 Years

Own Business: 04 Years

Quality goods & services;

Skill and experience;

## WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## THREATS

Theft

Fire

Political unrest

# Pictures



















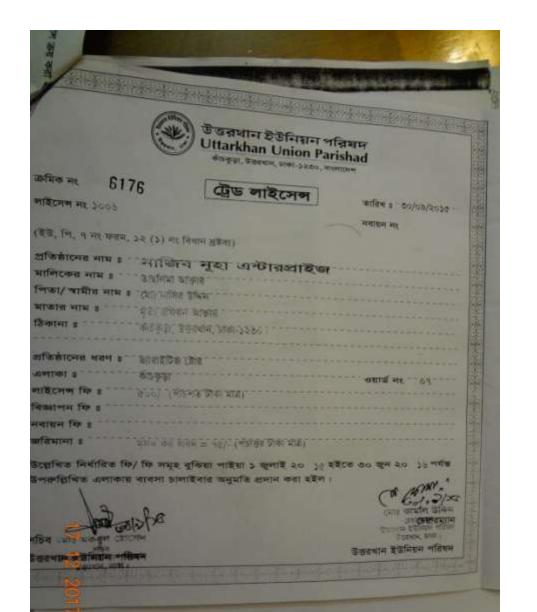




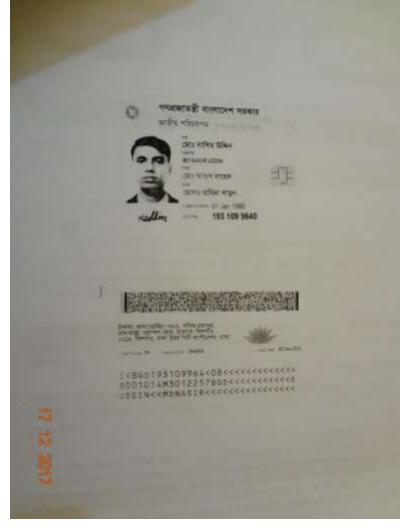














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# **FAMILY PICTURE**

