

Proposed NU Business Name: SHOIKOT ENTERPRISE



Project identification and prepared by: Md Mahabur rahman,
Dhonbari Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MEHEDI HASAN JAMES
Age	:	01-01-2000 (18 Years)
Education, till to date	:	S.S.C
Marital status	:	UnMarried
Children	:	0 Daughter 0 Son
No. of siblings:	:	02 Brothers 0 Sisters
Address	:	Vill: ponchasi ,P.O: birkodomtoli ,P.S: dhanbari Dist: Tangail.

Parent's and GB related Info

(i) Who is GB member	:	Mother <input type="checkbox"/>	Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	JASMINARA PARVIN SUJI	
(iii) Father's name	:	MD.MOZZAMEL HAQUE	
(iv) GB member's info	:	Branch: Kendua Centre # 41/1 (male), Member ID:6791 , Group No: 01 Member since: 18-04-2004 2009(05Years)	

Further Information:

(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA, TMSS, BURO, 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	:	03 years of business experience.
Own Business and Training Info	:	03years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01836-525720
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD.MOZZAMEL HAQUE joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOIKOT ENTERPRISE
Location	:	Pathadow bazar,Dhonbari,Tangail
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 100,000/- (from existing business) 59% Required Investment BDT 70,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 15 ft= 375 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; tin etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing 01 employee. ▪The shop is own ▪Collects goods from .Dhonbari ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
ten motke	5,000	150,000	1,800,000
servics	0	0	0
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
ten motke	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		150	1,800
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		150	1,800
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		6,300	75,600
Net Profit (E) [C-D]		8,700	104,400

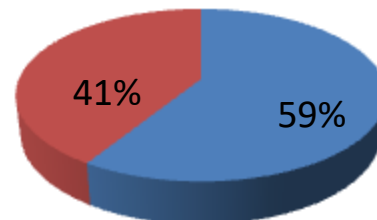
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
ten10f	2b	6000	12000	ten10f	5b	6000	30,000	42,000
ten8f	5b	3200	16000	ten8f	5b	3200	16,000	32,000
ten9f	7b	3500	24500	ten9f	14b	2000	24,000	48,500
ten6f	15b	2000	30000	ten6f				30,000
motka	25p	300	7500	motka				7,500
				0		0	0	0
				0		0	0	0
				0		0	0	0
	0	0	10000	0		0	0	10,000
Others			0	Others			0	0
Secuirity of Shop			0					0
Machinaries			0	Machinaries			0	0
Total			100,000				70,000	170,000

Source of Finance

■ Entrepreneur's contibution 100000

■ Investor's Investment 70000

■ Total 170000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
ten motke	6,000	180,000	2,160,000	2,268,000	2,381,400
servics	0	0	0	0	0
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
ten motke	5,400	162,000	1,944,000	2,041,200	2,143,260
Total variable Expense (B)	5,400	162,000	1,944,000	2,041,200	2,143,260
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		165	1,980	2,079	2,183
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		220	2,640	2,772	2,911
Graud Bill		165	1,980	2,079	2,183
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,415	76,980	77,829	78,720
Net Profit (E) [C-D)		11,585	139,020	148,971	159,420
Investment Payback			28,000	28,000	28,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	139,020	148,971	159,420
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		111,020	231,991
	Total Cash Inflow	209,020	259,991	391,411
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	111,020	231,991	363,411

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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







FAMILY PICTURE

