

Proposed NU Business Name: **ADIL ENTERPRISE**



Project identification and prepared by: Shahabuddin,
Ashulia Unit, Dhaka

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	AKTER UZZAMAN
Age	:	03-06-1983 (32 Years)
Education, till to date	:	SSC Pass
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister
Address	:	Vill: Kolma-1 P.O: Dairy Farm P.S: Savar Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BOSIRON NESA
(iii) Father's name	:	MD ROMIZ UDDIN SIKDER
(iv) GB member's info	:	Branch: Ashulia, Centre # 11 (Female), Member ID: 4526, Group No: 08 Member since: 08-11-2006 (09 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 80,000 Outstanding loan: BDT 30,000
(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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915-704100
Father Contact No.	:	01911-722323
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Bosiron Nesa is a member of Grameen Bank since 32 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development, cow rearing and business.

Proposed Nobin Udyokta Business Info

Business Name	:	ADIL ENTERPRISE
Location	:	Kolma bazaar, Savar, Dhaka
Total Investment in BDT	:	BDT 2,84,000
Financing	:	Self BDT 1,84,000 (from existing business) 67% Required Investment BDT 1,00,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Jhut, Carton, Poly etc.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund two employee will be appointed.▪Collects goods from Kolma, Jingira.▪The shop is rented.▪Agreed grace period is 4 months.

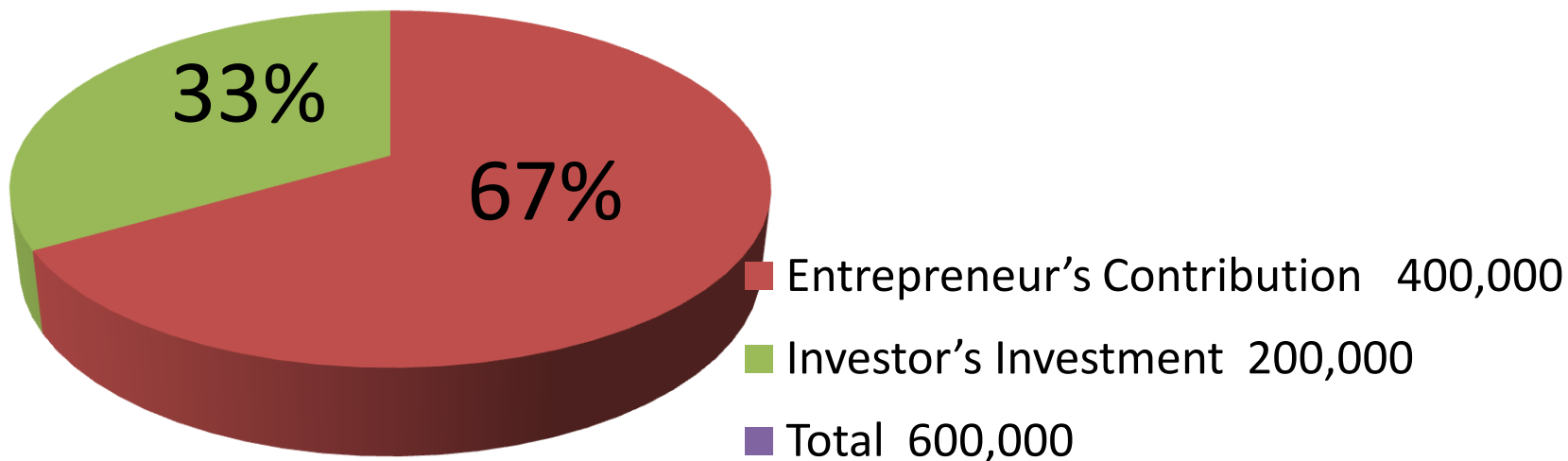
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Jhut, Carton, Poly	80,000	960,000
Total Sales (A)	80,000	960,000
Less. Variable Expense		
Jhut, Carton, Poly	56,000	672,000
Total variable Expense (B)	56,000	672,000
Contribution Margin (CM) [C=(A-B)]	24,000	288,000
Less. Fixed Expense		
Rent	3,000	36,000
Mobile Bill	1,000	12,000
Transportation	1,000	12,000
Salary (self)	10,000	120,000
Entertainment	500	6,000
Others	1,000	12,000
Total fixed Cost (D)	16,500	198,000
Net Profit (E) [C-D]	7,500	90,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Jhut, Carton, Poly	84,000	1,00,000	1,84,000
Security	1,00,000	-	1,00,000
Total	1,84,000	1,00,000	2,84,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)				
Jhut, Carton, Poly	152,000	1,824,000	1,915,200	2,010,960
Total Sales (A)	152,000	1,824,000	1,915,200	2,010,960
Less. Variable Expense				
Jhut, Carton, Poly	106,400	1,276,800	1,340,640	1,407,672
Total variable Expense (B)	106,400	1,276,800	1,340,640	1,407,672
Contribution Margin (CM) [C=(A-B)]	45,600	547,200	574,560	603,288
Less. Fixed Expense				
Rent	3,000	36,000	36,000	36,000
Mobile Bill & SMS Monitoring	1,250	15,000	15,500	16,000
Transportation	2,000	24,000	26,000	28,000
Salary (self)	10,000	120,000	120,000	120,000
Salary (staff)	14,000	168,000	168,000	168,000
Entertainment	700	8,400	9,000	9,500
Others	1,000	12,000	13,000	14,000
Total Fixed Cost	31,950	383,400	387,500	391,500
Net Profit (E) [C-D]	13,650	163,800	187,060	211,788
Investment Payback		40,000	40,000	40,000

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	100,000		
1.2	Net Profit	163,800	187,060	211,788
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		123,800	270,860
	Total Cash Inflow	263,800	310,860	482,648
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	123,800	270,860	442,648

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 06 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
Local competitors;

Pictures





NO: 100
NO: 100
NO: 100

批發
零售
淨重
成份
包裝
日期



纱
色号
批号
净重
成份





级一
色号
批号:
净重:

Area / South
L.I. No.
QTY
NO. OF CANS
NET WT





Handwritten text on a white bag, possibly a date or quantity: "1/1/15" and "1/1/15".

NO SYRUP

LOT NO.
CARTON NO.

SAMPLE BAG (N)

FAMILY PICTURE

