

# GRAMEEN ENTERPRISE



Project identification and prepared by: Nurul Islam, Uttarkhan Unit, Dhaka  
Project verified by: Md Mizanur Rahman Patwary

**Grameen Shakti Samajik Byabosha Ltd.**

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

Name	:	<b>MD. MONIRUZZAMAN</b>
Age	:	19-09-1989 (25 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother and 2 Sisters
Address	:	Vill: Dobadia P.O: Uttarkhan P.S: Uttarkhan 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	:	<b>NURJAHAN BEGUM</b>
(iii) Father's name	:	<b>MD. MUNSUR ALI</b>
(iv) GB member's info	:	Branch: Dokshinkhan, Centre # 64(Female), Member ID: 4961, Group No: 01 Member since: 21-11-1993 (21 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 3,60,000 Outstanding loan: BDT 65,800
(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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784-747280
Mother Contact No.	:	01720-980823
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Uttarkhan Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Nurjahan Begum is a member of Grameen Bank since 21 years. At first she took 5,000 taka loan from Grameen Bank. Nurjahan Begum gradually took loan from GB. Utilize loan in cow rearing and her husband land business. She made house. She also purchase 4 decimal land.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>GRAMEEN ENTERPRISE</b>
Location	:	Dobadia, Signboard, Uttarkhan, Dhaka-1230
Total Investment in BDT	:	5,00,000 taka
Financing	:	Self BDT 3,00,000 (from existing business) 60% Required Investment BDT 2,00,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cement, Steel(rod), Gas Cylinder, Color, Rope, Pin, Pipe, Groomer, Brush etc.</li><li>▪Average 10% gain on Cement, Steel(rod), Pipe, Groomer, sales.</li><li>▪Average 20% gain on Rope, Pin Sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Tongi, Ghorashal , Dhaka Narayangonj.</li><li>▪Agreed grace period is 4 months.</li></ul>

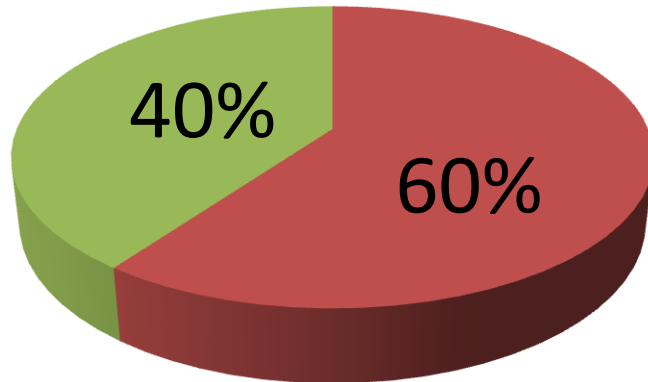
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cement, Steel(rod), Gas Cylinder, Color, U PVC Pipe etc	2,500	75,000	900,000
Rope, Pin, Groomer, Brush etc	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>
<b>Less. Variable Expense</b>			
Cement, Steel(rod), Gas Cylinder, Color, U PVC Pipe etc	2,250	67,500	810,000
Rope, Pin, Groomer, Brush etc	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	<b>3,850</b>	<b>115,500</b>	<b>1,386,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>650</b>	<b>19,500</b>	<b>234,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		600	7,200
Generator Bill		150	1,800
Mobile Bill		300	3,600
Entertainment		800	9,600
Transportation		2,000	24,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>10,850</b>	<b>130,200</b>
<b>Net Profit (E) [C-D]</b>		<b>8,650</b>	<b>103,800</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cement, Steel(rod), Gas Cylinder, Color, Rope, Pin, Pipe, Groomer, Brush etc	2,50,000	2,00,000	4,50,000
Security	50,000	-	50,000
<b>Total</b>	<b>3,00,000</b>	<b>2,00,000</b>	<b>5,00,000</b>

## Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 200,000
- Total 500,000

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Cement, Steel(rod), Gas Cylinder, Color, U PVC Pipe etc	4,500	135,000	1,620,000	1,701,000	1,786,050
Rope, Pin, Groomer, Brush etc	3,500	105,000	1,260,000	1,323,000	1,389,150
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Less. Variable Expense</b>					
Cement, Steel(rod), Gas Cylinder, Color, U PVC Pipe etc	4,050	121,500	1,458,000	1,530,900	1,607,445
Rope, Pin, Groomer, Brush etc	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Total variable Expense (B)</b>	<b>6,850</b>	<b>205,500</b>	<b>2,466,000</b>	<b>2,589,300</b>	<b>2,718,765</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,150</b>	<b>34,500</b>	<b>414,000</b>	<b>434,700</b>	<b>456,435</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		600	7,200	8,000	8,500
Generator Bill		150	1,800	2,200	2,400
Mobile Bill		550	6,600	6,000	6,500
Entertainment		1,000	12,000	13,000	14,000
Transportation		3,000	36,000	38,000	40,000
Salary (self)		7,000	84,000	84,000	84,000
Salary (staff)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>19,300</b>	<b>231,600</b>	<b>235,200</b>	<b>239,400</b>
<b>Net Profit (E) [C-D)</b>		<b>15,200</b>	<b>182,400</b>	<b>199,500</b>	<b>217,035</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



# *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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	182,400	199,500	217,035
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		102,400	221,900
	<b>Total Cash Inflow</b>	<b>382,400</b>	<b>301,900</b>	<b>438,935</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>102,400</b>	<b>221,900</b>	<b>358,935</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 03 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  
Local competitors;

Pictures



















ICVA  
**SUMO**  
1000000



☎ 01120996664 . ☎ 98008824











# FAMILY PICTURE

