

Proposed NU Business Name: **SHIBLI ENTERPRISE**



Project identification and prepared by: MD. Nasir Uddin,
Bason Unit, Dhaka

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SADIQUR RAHMAN
Age	:	24-11-1983 (32 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother 3 Sisters
Address	:	Vill: Gazipura, P.O: Ershadnagor, P.S: Gazipur Sadar , 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	:	MRS. SHAMIMA AKTER
(iii) Father's name	:	MD. MOJIBUR RAHMAN
(iv) GB member's info	:	Branch: Gasa Gazipur, Centre # 58(Female), Member ID: 5822, Group No: 07 Member since: 30-07-2001 (14Years) First loan: 5,000 taka.
Further Information:		Existing Loan: NIL, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01912-131202
Mother's Contact No.	:	01716-409093
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MRS. SHAMIMA AKTER joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

Business Name	:	SHIBLI ENTERPRISE
Location	:	Near Mondol Garments, Gazipur.
Total Investment in BDT	:	BDT 5,50,000
Financing	:	Self BDT 4,00,000(from existing business) 73% Required Investment BDT 1,50,000(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 30 ft= 900 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Chips, Chanachur, Spice, Sauce, Chocolate, Mango bar, Chocochocho etc. ▪Average 7% gain on wholesale. ▪The business is operating by entrepreneur. Existing two employee. ▪After getting equity fund two employee will be appointed. ▪The shop is owned. ▪Collects goods from Pran & BD food companyagent. ▪Agreed grace period is 4 months.

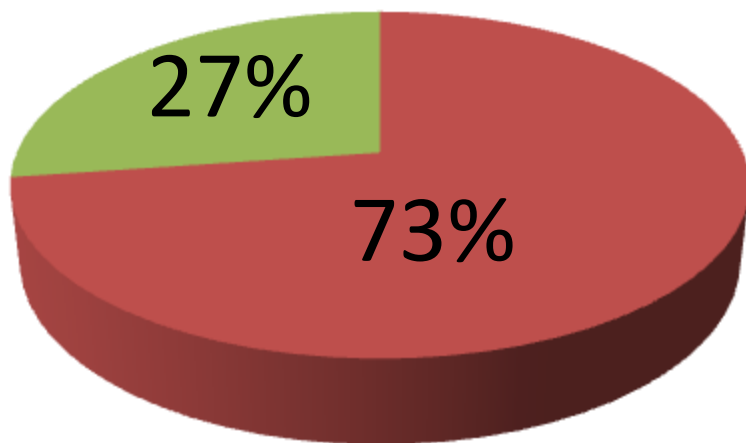
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Various goods	15,000	450,000	5,400,000
Total Sales (A)	15,000	450,000	5,400,000
Less. Variable Expense			
Various goods	13,950	418,500	5,022,000
Total variable Expense (B)	13,950	418,500	5,022,000
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000
Less. Fixed Expense			
Electricity bill		1,000	12,000
Mobile Bill		800	9,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		12,000	144,000
Entertainment		500	6,000
Total fixed Cost (D)		20,300	243,600
Net Profit (E) [C-D]		11,200	134,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Chips (100 x 587)	58,700	50,000	1,08,700
Chanachur (80 x 2500)	200,000	50,000	2,50,000
Spice (30 x 2000)	60,000	50,000	1,10,000
Pickle (15 x 1358)	20,370	-	20,370
Sauce (70 x 2200)	15,400	-	15,400
Chocolate, Chocochocho, Candy, Lolipop, Drinks, Rice, Mango bar etc	45,530	-	45,530
Total	4,00,000	1,50,000	5,50,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 150,000
- Total 550,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Various goods	25,000	750,000	9,000,000	9,450,000	9,922,500
Total Sales (A)	25,000	750,000	9,000,000	9,450,000	9,922,500
Less. Variable Expense					
Various goods	23,250	697,500	8,370,000	8,788,500	9,227,925
Total variable Expense (B)	23,250	697,500	8,370,000	8,788,500	9,227,925
Contribution Margin (CM) [C=(A-B)]	1,750	52,500	630,000	661,500	694,575
Less. Fixed Expense					
Electricity bill		1,000	12,000	12,000	12,000
Mobile Bill		900	10,800	11,000	12,000
Transportation		1,500	18,000	20,000	22,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		22,000	264,000	264,000	264,000
Entertainment		500	6,000	6,500	7,000
Total Fixed Cost		30,900	370,800	373,500	377,000
Net Profit (E) [C-D]		21,600	259,200	288,000	317,575
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	259,200	288,000	317,575
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		199,200	427,200
	Total Cash Inflow	409,200	487,200	744,775
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	199,200	427,200	684,775

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 05 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

























সহজ কণের পাশ বই

নাম ————— কামরুজ্জামান

কলী নং ————— ৫৮২২

গ্রুপ নং ————— ০৭

কেন্দ্র নং ————— ৫৬/ম

কেন্দ্রের নাম ————— সারসিকুল

বই ইস্যুর তারিখ ————— ২৭/৬/০১

শাখা ব্যবস্থাপকের স্বাক্ষর ————— [Signature]

শিবলী এন্টারপ্রাইজ

পরিবেশক ব্যবসায়ী

হোল্ডিং নং- ২৫, সাতাইশ রোড, গাজীপুরা
টলী, গাজীপুর-১৭১২

FAMILY PICTURE

