

Proposed NU Business Name: **SUMAYA ENTERPRISE**



Project identification and prepared by: Md. Hafizur Rahman,
Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md:AlfaJ Ahmed
Age	:	10-07-1990 (25 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	3 Brothers & 1 Sisters
Address	:	Vill: Shihorial, P.O: Kaloha, P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURJAHAN BEGUM
(iii) Father's name	:	MD :SOLAYMAN HOSSEN
(iv) GB member's info	:	Branch: Shohodebpur Kalihati, Centre # 05 (Female), Member ID: 7927/1, Group No: 04 Member since: 10-10-2012 (03 Years) First loan: 5,000 taka. Existing loan: 12000 taka Outstanding loan: 2496
Further Information:		
(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	:	Four years experience in running business. He has 2 year training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-874022
Mother's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN BEGUM joined Grameen Bank since 03 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	SUMAYA ENTERPRISE
Location	:	Notun Bazar shihorial, Kalihati, Tangail.
Total Investment in BDT	:	BDT 2,65,000
Financing	:	Self BDT 1,15,000(from existing business) 43% Required Investment BDT 1,50,000(as equity) 57%
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	:	00
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Plastic chair, self, pot, bucket, jug , boll, shoe, etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪The business is rented. ▪Collects goods from Dhaka, Elenga. ▪Agreed grace period is 4 months.

Existing Business

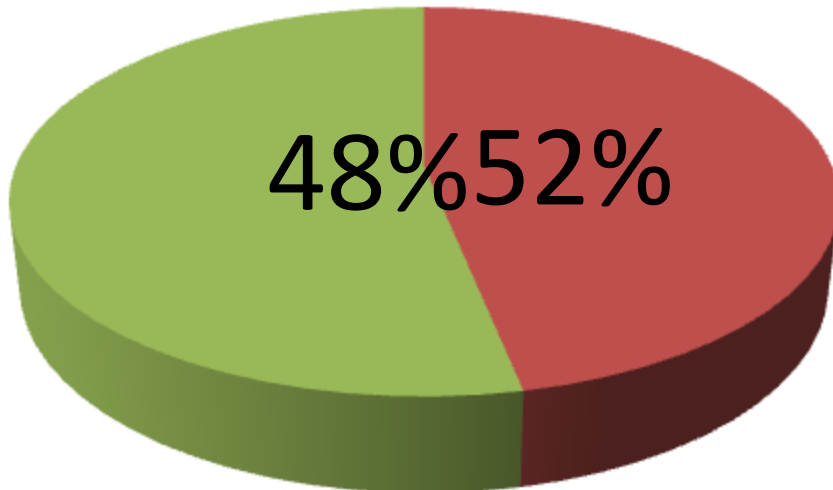
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Plastic chair, self, pot, bucket, jug , boll, shoe, etc.	3,000	90,000	10,80,000
Total Sales (A)	3000	90,000	10,80,000
Less. Variable Expense	2,550	76,500	9,18,000
Total variable Expense (B)	2550	76,500	9,18,000
Contribution Margin (CM) [C=(A-B)]	4,50	13,500	1,62,000
Less. Fixed Expense			
Rent		1,000	12,000
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Electricity bill		4,00	4,800
Mobile Bill		3,00	3,600
Entertainment		1,00	1,200
Total fixed Cost (D)		7,800	93,600
Net Profit (E) [C-D]		5,700	68,400

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Plastic chair, self, pot, bucket, jug , boll,	25,000	70,000	95,000
Shoes	90,000	80,000	1,70,000
Total	1,15,000	1,50,000	2,65,000

Source of Finance



Entrepreneur Contribution: 1,15,000

Investors Investment : 1,50,000

Total Investment : 2,65,000

Financial Projection BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Plastic chair, self, pot, bucket, jug , boll, shoe, etc.	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Total Sales (A)	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Less. Variable Expense	3,400	1,02,000	12,24,000	12,85,200	13,49,460
Total variable Expense (B)	3,400	1,02,000	12,24,000	12,85,200	13,49,460
Contribution Margin (CM) [C=(A-B)	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	,18,500	19,000
Electricity bill		6,00	7,200	7,500	8000
Mobile Bill & SMS Monitoring		5,00	6,000	6,200	6,400
Entertainment		3,00	3,600	3,800	4,000
Total Fixed Cost		8,900	1,06,800	1,08,000	1,09,400
Net Profit E= (C-D)		9,100	1,09,200	1,18,800	1,28,740
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	1,09,200	1,18,800	1,28,740
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		49,200	1,08,000
	Total Cash Inflow	2,59,200	1,68,000	2,36,740
2	Cash Outflow			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	2,10,000	60,000	60,000
3	Net Cash Surplus	49,200	1,08,000	1,76,740

SWOT ANALYSIS

STRENGTH

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



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FAMILY PICTURE

