

## Proposed NU Business Name: **SHORNA ENTERPRISE**



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Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowari



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

Name	:	<b>Md.Kamrul Islam</b>
Age	:	15-01-1984(31 Years)
Education, till to date	:	SSC
Marital status	:	married
Children	:	1 Son 1 Daughter
No. of siblings:	:	3Brother
Address	:	Vill: Bagutia ,P.O: Bangra ,P.S: Kalihati ,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	:	<b>Sultana Nahar</b>
(iii) Father's name	:	<b>Md.Arman Ali Fakir</b>
(iv) GB member's info	:	Branch: Khilda Kalihati, Centre11 # (male), Member ID: 2250, Group No: 01 Member since: 30-11-1993 to15-05-2015(21 Years) First loan: 5000 taka. Existing loan: Nil Outstanding loan: 00
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	:	12years experience in running business. He has 3 years training
Other Own/Family Sources of Income	:	Businiess
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916-812583
Mother's Contact No.	:	01935-092308
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

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

Md.Arman Ali Fakir joined Grameen Bank since 21 years ago. At first He took 5000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in Agriculture and home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHORNA ENTERPRISE</b>
Location	:	Bagutia Bazar,Kalihati,Tangail.
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 3,00,000(from existing business) 67% Required Investment BDT 1,50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300square ft
Security of the shop	:	00
Implementation	:	<ul style="list-style-type: none"> <li>▪ He Sales Rice, Flour, Soyabin oil, Salt, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Ice-cream etc.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪Avarage 15% gain on sale.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Kalihati,T angail.</li> <li>▪Agreed grace period is 4 months.</li> </ul>

## Existing Business

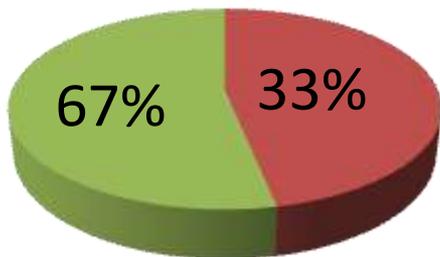
BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Floor, Salt, Soap ,Oil, Soft drinks, Sugar etc.	4000	1,20,000	14,44,000
<b>Total Sales (A)</b>	<b>4000</b>	<b>1,20,000</b>	14,44,000
<b>Less. Variable Expense</b>	<b>3,400</b>	1,02,000	12,24,000
<b>Total variable Expense (B)</b>	<b>3,400</b>	1,02,000	12,24,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Salary (self)		5,000	60,000
Transportation		5,00	6,000
Electricity bill		1,000	12,000
Mobile Bill		4,00	4,800
Entertainment		2,00	2,400
<b>Generator bill</b>		<b>2,00</b>	<b>2,400</b>
<b>Total fixed Cost (D)</b>		<b>8,800</b>	<b>1,05,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,200</b>	<b>1,10,400</b>

## INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Rice(40 x 1500)	60,000	75,500	1,35,500
Sugar(21x1800)	38,430	0	38,430
Soya bin Oil(2x15500)	31,500	74,500	1,06,000
Soft Drinks(20x520)	10,400	0	10,400
Soap(7x2000)	14,000	0	14,000
Coconut oil(70x450)	31,500	0	31,500
Pulao Rice(7x4000)	28,000	0	28,000
Milk Powder(60x400)	24,000	0	24,000
Wheel Powder(4x4000)	16,000	0	16,000
, Salt, Coil, Biscuit, Chanachur, etc.	46,170	0	46,170
Total	3,00,000	1,50,000	4,50,000

## Source of Finance



Entrepreneur Contribution: 3,00,000

Investors Investment : 1,50,000

Total Investment : 4,50,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Rice, Floor, Salt, Soap ,Oil, Soft drinks, Sugar etc.	6500	195000	2340000	2457000	2579850
<b>Total Sales (A)</b>	6500	195000	2340000	2457000	2579850
<b>Less Variable Expense</b>					
Rice, Floor, Salt, Soap ,Oil, Soft drinks, Sugar etc.	5525	165750	1989000	2088450	2192872.5
Item					
<b>Total variable Expense (B)</b>	5,525	165750	1989000	2088450	2192872.5
<b>Contribution Margin (CM) [C=(A-B)</b>	975	29250	351000	368550	386977.5
<b>Less Variable Expense</b>					
Rent		1,500	15,000	15,000	15000
Electricity bill		1100	13200	4000	4400
Transportation		700	8,400	9,000	9400
Salary (Self)		5000	60000	60000	60000
Salary(Staff)		3000		0	0
Entertainment		300	3600	3600	3600
Generator		300	3600	3600	3600
Guard		200	2400	2400	2400
Mobile bill		500	6000	6000	6000
<b>Total fixed cost (D)</b>		12,300	108,600	100,000	102000
<b>Net Profit (E)= [C-D]</b>		16950	203400	268,550	284977.5
Investment Payback			<b>60,000</b>	60,000	60,000

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

SR#	<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	203,400	268,550	284977.5
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		143,400	351950
	<b>Total Cash Inflow</b>	303400	411950	636927.5
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000	
3	<b>Net Cash Surplus</b>	143,400	351950	576927.5

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
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

Pictures





যৌথ  
আন্দোলন

স্বপ্ন





















সুপার স্পেশাল

সুপার  
বিস  
'S BOSS  
সোস-০

Naxal

R  
R



HEALTHY

BIO-ORGANIC  
Manufactured in Bangladesh for  
Quality Bangladesh Limited  
Quality you expect to

HEALTHY

WASH YOUR  
HANDS



Golden Eagle  
EAGLE

৫০০ গ্রাম  
Manufactured in Bangladesh  
Unilever in Bangladesh  
কম দাব্যত কম



Eagle  
Eagle  
MAX  
JUMBO

FRAGILE  
HANDLE WITH CARE

100%

100% ENERGY

KSL







# FAMILY PICTURE

