

Proposed NU Business Name: ISHA ENTERPRISE



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SUJON ALI
Age	:	05-08-1988 (28 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	02 Daughter s
No. of siblings:	:	02 Brothers &
Address	:	Vill: Kamini Gangarampur , P.O: Nandangachi , P.S: Charghat Dist: Rajshahi.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST HAMEDA BEGUM
(iii) Father's name	:	MD AJGAR ALI
(iv) GB member's info	:	Branch: Nimpara,Charghat, Centre # 73 (Female), Member ID: 7918/1, Group No: 07 Member since: 1995 (21 Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 18000, Outstanding loan: BDT 12000
(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	:	10 years experience in running business. 02 years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-001886
Sister son's Contact No.	:	01767-286490
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SAHAR BEGUM joined Grameen Bank since 21 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ISHA ENTERPRISE
Location	:	Nandangachi Baazar, Charghat, Rajshahi
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tire, Ring, Oil, Tire, etc.▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after receiving equity money.▪The shop is rented.▪Agreed grace period is 3 months.

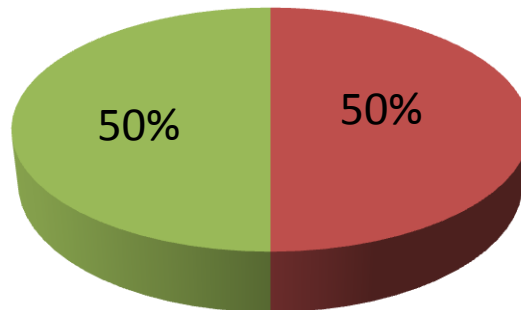
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Tire, Ring, Oil, Tire, etc.	4500	135000	1620000
Total Sales (A)	4500	135000	1620000
Less Variable Expense			
Tire, Ring, Oil, Tire, etc.	4050	121500	1458000
Total variable Expense (B)	4,050	121500	1458000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Rent		300	3600
Electricity bill		200	2400
Transportation		400	4800
Salary (self)		5000	60000
Entertainment		300	3600
Bank charge		100	1200
Mobile bill		200	2400
Total fixed cost (D)		6,500	78000
Net Profit (E)= [C-D]		7,000	84000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Tire	20	400	8,000	1	30,000	30,000	38,000
Ring	20	400	8,000	0	0	0	8,000
Oil	100	90	9,000	0	0	0	9,000
Rickshaw Van parts	1	10000	10,000	0	0	0	10,000
Frame	3	1200	3,600	0	0	0	3,600
Tube	50	100	5,000	1	10000	10,000	15,000
Others	1	6400	6,400	1	10000	10,000	16,400
Total	195	0	50,000	3	0	50,000	100,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Tire, Ring, Oil, Tire, etc.	8500	255000	3060000	3213000	3373650
\Total Sales (A)	8500	255000	3060000	3213000	3373650
Less Variable Expense					
Tire, Ring, Oil, Tire, etc.	7650	229500	2754000	2891700	3036285
Total variable Expense (B)	7,650	229500	2754000	2891700	3036285
Contribution Margin (CM) [C=(A-B)	850	25500	306000	321300	337365
Less Variable Expense					
Rent		300	3600	3,600	3600
Electricity bill		400	4800	5300	5800
Transportation		600	7200	7,700	8200
Salary (self)		5000	60000	60000	60000
Salary(Staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Bank charge		100	1200	1200	1200
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		12,000	79,200	140,200	141200
Net Profit (E)= [C-D]		13500	162000	181,100	196165
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	162,000	181,100	196165
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		142,000	303100
	Total Cash Inflow	212000	323100	499265
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	142,000	303100	479265

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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



ROYAL PLUS
Super Glue

For metal, Stone, Glass, Ceramic, Plastic, Rubber, Wood, Leather etc.

Manufacture By: Mukul Enterprise

The advertisement features a central image of an elephant and a grid of 12 smaller images showing the glue product in its packaging. The text is in English and Chinese. The Chinese text on the left side of the grid includes 'ROYAL PLUS 超強黏膠', '適用於：金屬、玻璃、陶瓷、塑料、橡膠、木材、皮革等', and '製造商：慕庫爾企業有限公司'.

ROYAL PLUS
ELECTRIC VEHICLE CONTROLLERS

The image shows a stack of three boxes for 'ROYAL PLUS ELECTRIC VEHICLE CONTROLLERS'. The boxes are blue and black with red and white text. The Chinese text on the boxes includes '原厂配件，记录专用' and 'ROYAL PLUS 超強黏膠'.







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RUN LIKE A
BOUNIDAZ BAK



কট ১৫৮৭৮৮০

ইউ.পি ফরম নং-১৩ পরিশিঃ-১৩

গণ নিমপাড়া ইউনিয়ন পরিষদ

ডাকঘরঃ নন্দনগাছী, থানা/উপজেলাঃ চারঘাট,
জেলাঃ রাজশাহী।

ট্রেড লাইসেন্স

অর্থ বৎসর : ২০১৮ - ২০১৭ লাইসেন্স নম্বর : ১৬০

বহি নং- ৫৫৫ তারিখ: ২২/১১/২০১৮

লাইসেন্স ধারীর নাম: মোঃ সাজান আলী

পিতা/খামীর নাম: মোঃ আজহার আলী

গ্রাম: কামারিয়া ডাকঘর: নন্দনগাছী

ওয়ার্ড নং: ০৪

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ সুজন আলী
Name: Md. Sujan Ali

পিতা: মোঃ আজহার আলী

মাতা: মোছাঃ হামেদা বেগম
Date of Birth: 05 Aug 1988

ID NO: 8112571905363.

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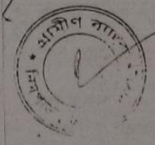
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি গারাহারকারী ব্যক্তিত অন্য কোথাও পাওয়া গলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: কামারিয়া, কামারিয়া, নন্দনগাছী, ডাকঘর: নন্দনগাছী - ৩২৬০, চারঘাট, রাজশাহী।

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৩/০৬/২০০৮

গ্রামীণ ব্যাংক

শাখা
নিমপাড়া চারঘাট শাখা

০৯ সুনাম সোমসান ২২/১১/২০১৮

সহজ ঋণের পাশ বই

হয়ে তার
ই লাইসেন্স

সুজন আলী

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FAMILY PICTURE

