

Proposed NU Business Name: **M/S Enamul Construction**



Project identification and prepared by: : Md. Aminul Islam ,
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Enamul Haque
Age	:	21.04.1985(32 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers and 3 Sisters
Address	:	Vill: Madar Kol PO: Madar Kol Bathuli P.S: Delduyar 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	:	Ajufa Begum
(iii) Father's name	:	Md. Ibrahim Miya
(iv) GB member's info	:	Branch: Delduyar , Centre # 11 (Male), Member ID: 4167 Group No: 07 Member since: 18.02.2016 (11 Years) First loan: BDT 5000 /- Outstanding loan: Nil
Further Information:		
(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	:	3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712709671
Family's Contact No.	:	01929318322
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Md. Ibrahim Miya joined Grameen Bank since 11 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S Enamul Construction
Location	:	Delduyar, Tangail.
Total Investment in BDT	:	BDT 145000/-
Financing	:	Self BDT 85000/- (from existing business)59% Required Investment BDT 60000/- (as equity)41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Cement , Part, khuti, Bali,Khoya ,Slap etc . ▪Average 15 % gain on sales. ▪The business is operating by entrepreneur. Existing 2 employee. ▪ The shop is not rented. ▪Collects goods from Tangail . ▪Agreed grace period is 3 months.

Existing Business

BDT (TK)

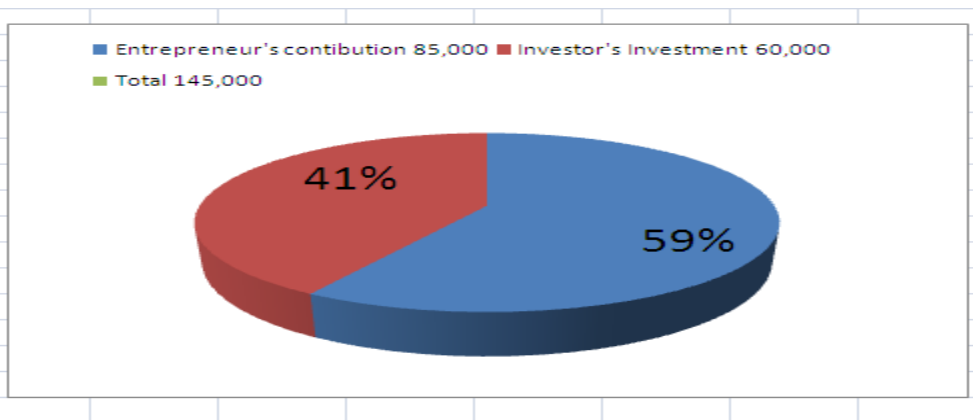
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cement , Part, khuti, Bali,Khoya ,Slap	0	100,000	1,200,000
Gareg	0	16,000	192,000
Total Sales (A)	0	116,000	1,392,000
Less. Variable Expense			
Cement , Part, khuti, Bali,Khoya ,Slap	0	85,000	1,020,000
Total variable Expense (B)	0	85,000	1,020,000
Contribution Margin (CM) [C=(A-B)	0	31,000	372,000
Less. Fixed Expense			
Electricity Bill		7000	84,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary (sttaf)		10,000	120,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		22,400	268,800
Net Profit (E) [C-D)		8,600	103,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cement ,	18,000	35,000	53,000
Part,	9,000	0	9,000
khuti,	16,000	0	16,000
Bali,	8,000	10,000	18,000
Khoya ,	8,000	15,000	23,000
Slap	3,000	0	3,000
Dhakna	6,000	0	6,000
Loycha	1,800	0	1,800
Other	15,200	0	15,200
Total	85,000	60,000	145,000

Source of Finance

Entrepreneur's contibution 85,000	85,000
Investor's Investment 60,000	60,000
Total 145,000	



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Cement , Part, khuti, Bali,Khoya ,Slap	0	130,000	1,560,000	1,638,000
Gareg	0	18,000	216,000	226,800
Total Sales (A)	0	148,000	1,776,000	1,864,800
Less. Variable Expense				
Cement , Part, khuti, Bali,Khoya ,Slap	0	110,500	1,326,000	1,392,300
Total variable Expense (B)	0	110,500	1,326,000	1,392,300
Contribution Margin (CM) [C=(A-B)	0	37,500	450,000	472,500
Less. Fixed Expense				
Electricity Bill		7000	84,000	84,000
Mobile Bill		250	3,000	3,000
Entertainment		200	2,400	2,400
Salary (sttaf)		10,000	120,000	120,000
Salary (self)		5,000	60,000	60,000
Total Fixed Cost		22,450	269,400	269,400
Net Profit (E) [C-D)		15,050	180,600	203,100
Investment Payback			36,000	36,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	180,600	203,100
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		144,600
	Total Cash Inflow	240,600	347,700
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	144,600	311,700

SWOT ANALYSIS

STRENGTH

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







FAMILY PICTURE