

Proposed NU Business Name: **MS ATIK ENTERPRISE**



Project identification and prepared by: Md Belal Hossain,
Chagnolnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ALAMGIR HOSSAIN
Age	:	01-11-1983 (34 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers & 6 Sisters
Address	:	Vill: Dakshin Dhormopur, P.O: Amzad hat, P.S: Chagolnaiya, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ASIA BEGUM
(iii) Father's name	:	MD NURUL ISLAM
(iv) GB member's info	:	Branch: Amzad hat, Centre # 03 (Female), Member ID: 1132/1, Group No: 04 Member since: 01-05-2004 to 2010 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT /-
(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. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-923288
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASIA BEGUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ANOWARA STORE
Location	:	Mirjabazar bazaar, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 425,000/-
Financing	:	Self BDT 365,000/-(from existing business) 86% Required Investment BDT 60,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a Grocery shop.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 1 employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

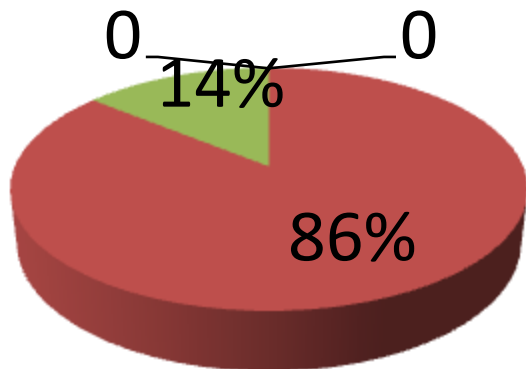
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Gas, Mobil etc	120,000	1,440,000
Total Sales (A)	120,000	1,440,000
Less. Variable Expense		
Gas, Mobil etc	96,000	1,152,000
Total variable Expense (B)	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	24,000	288,000
Less. Fixed Expense		
Electricity Bill	300	3,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Transportation	1,500	18,000
Salary (Staff)	4,000	48,000
Rent	2,000	24,000
Total fixed Cost (D)	13,300	159,600
Net Profit (E) [C-D]	10,700	128,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
35	35	2500	87,500	15	2500	37,500	125,000
Diesel	1389	90	125,000	250	90	22,500	147,500
Mobil	300	300	90,000	0	0	0	90,000
Gas Burner	15	2500	37,500	0	0	0	37,500
Security	1	25000	25,000	0	0	0	25,000
Total	1739.9	30390	365,000	265	2,590	60,000	425,000

Source of Finance



- Entrepreneur's Contribution 365,000
- Investor's Investment 60,000
- Total 425,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Gas, Mobil etc	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense				
Gas, Mobil etc	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	30,000	360,000	378,000	396,900
Less. Fixed Expense				
Electricity Bill	300	3,600	4,000	4,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	2,400	2,400
Transportation	2,000	24,000	24,000	24,000
Salary (Staff)	4,000	48,000	48,000	48,000
Rent	2,000	24,000	24,000	24,000
Total Fixed Cost	13,900	166,800	167,900	168,900
Net Profit (E) [C-D]	16,100	193,200	210,100	228,000
Investment Payback		24,000	24,000	24,000

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	60,000		
1.2	Net Profit	193,200	210,100	228,000
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		169,200	355,300
	Total Cash Inflow	253,200	379,300	583,300
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	169,200	355,300	559,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 10 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

