

## Proposed NU Business Name: M/S KAMOL ENTERPRISE



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Donbari tangail

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

Name	:	<b>KAMOL</b>
Age	:	08-12-1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 son 01 girl
No. of siblings:	:	03Brothers 01 sister
Address	:	Vill: Korogram P.O:Boldiata bazar P.S:sorisabari Dist: Jamalpur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>komola</b>
(iii) Father's name	:	<b>Let,sayod ali</b>
(iv) GB member's info	:	Branch: Tithpolla, Centre # 24 (Female), Member ID: 1992, Group No: 03 Member since: 2015- raning(02 Years) First loan: BDT 60,000Taka.
Further Information:		Existing loan: 100,000 Outstanding loan: 98,800
(v) Who pays GB loan installment	:	Mother
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-363116
Family's Contact No.	:	nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KOMOLA** Joined Grameen Bank Since 02 Years Ago. At First She Took 60,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS.KAMOL ENTERPRISE</b>
Location	:	Dighpait,jamalpur.
Total Investment in BDT	:	BDT 182,500
Financing	:	Self BDT 112,500(from existing business) 62% Required Investment BDT 70,000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	40ft x 20 ft= 800 Square ft
Security of the shop	:	110,000 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Chauler kura,rfl doorEtc.</li><li>▪Average 80% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 0 Employee.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Dighpait.</li><li>▪Agreed grace period is 3 months.</li></ul>

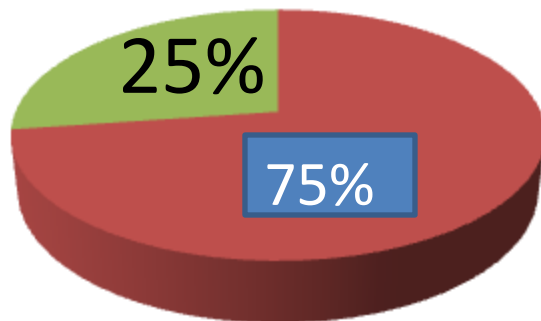
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
chaler kura RFL darja	10,000	300,000	3600000
<b>Total Sales (A)</b>	10,000	300,000	3600000
<b>Less. Variable Expense</b>			
chaler kura RFL darja	9,200	276,000	3312000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	9,200	276,000	3312000
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24,000	288000
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity bill		250	3,000
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		6000	72,000
Entertainment		500	6,000
Guard		200	2,400
Genaretor		200	2,400
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>13,450</b>	<b>161,400</b>
<b>Net Profit (E) [C-D]</b>		<b>10,550</b>	<b>126,600</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
chalar kura			50000			40,000	90000
RFL darja	25p	2500	62500			30,000	92500
			0			0	0
			0				0
security			100000				100000
<b>Total</b>			<b>212500</b>			<b>70,000</b>	<b>282500</b>

## Source of Finance



**Entrepreneur**  
**Investment:212500**  
**Investor Investment:70,000**  
**Total Investment:282500**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
chaler kura RFL darja	12,000	360,000	4,320,000	4,536,000	4,762,800
<b>Total Sales (A)</b>	12,000	360,000	4,320,000	4,536,000	4,762,800
<b>Less. Variable Expense</b>					
chaler kura RFL darja	11,040	331,200	3,974,400	4,173,120	4,381,776
<b>Total variable Expense(B)</b>	11,040	331,200	3,974,400	4,173,120	4,381,776
<b>Contribution Margin (CM) [C=(A-B)]</b>	960	28,800	345,600	362,880	381,024
<b>Less. Fixed Expense</b>					
Rent		500	6,000	6,000	6,000
Electricity bill		250	3,000	3,100	3,400
Transportation		500	6,000	6,300	6,800
Salary (self)		5000	60,000	60,500	61,100
Salar (staff)		6000	72,000	72,000	72,000
Entertainment		500	6,000	6,300	6,500
Guard		200	2400	2400	2400
Genaretor		200	2,400	2,400	2,400
Mobile bill		300	3,600	3,800	<b>4,100</b>
<b>Total fixed Cost (D)</b>		<b>13,450</b>	<b>161,400</b>	<b>162,800</b>	<b>164,700</b>
<b>Net Profit (E) [C-D]</b>		<b>15,350</b>	<b>184,200</b>	<b>200,080</b>	<b>216,324</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	184,200	200,080
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		174,200
	<b>Total Cash Inflow</b>	<b>254,200</b>	<b>374,280</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>174,200</b>	<b>344,280</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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









# FAMILY PICTURE

