

Proposed NU Business Name: **S.M ENTER PRICE**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAHAFIZUR RAHMAN
Age	:	30-12-1998(18 Years)
Education, till to date	:	Class: SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	04 Brother,
Address	:	Vill.Sauyel Bazzar, P.O: Sauyel,Thana: Adomdighi,Dist: Bogra
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. PAYARA BEGUM
(iii) Father's name	:	MD.ABDUL AZIZ SEIKH
(iv) GB member's info	:	Branch:Adondighi, Centre # 48(Female), Member ID:3355/1, Group No: 02 Member since: 05-07-1997 (20Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT: 10,000/-, Outstanding loan: BDT: 2,740/.
(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	:	02 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-120745
Mother's Contact No.	:	01713-714754
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.PAYARA BEGUM joined Grameen Bank since 20 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	:	S.M ENTER PRICE
Location	:	: Sauyel Bazzar,Adomdhighi, Bogra
Total Investment in BDT	:	BDT 4,00,000/-
Financing	:	Self BDT 3,50,000/-(from existing business) 90% Required Investment BDT 50,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like cotton etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

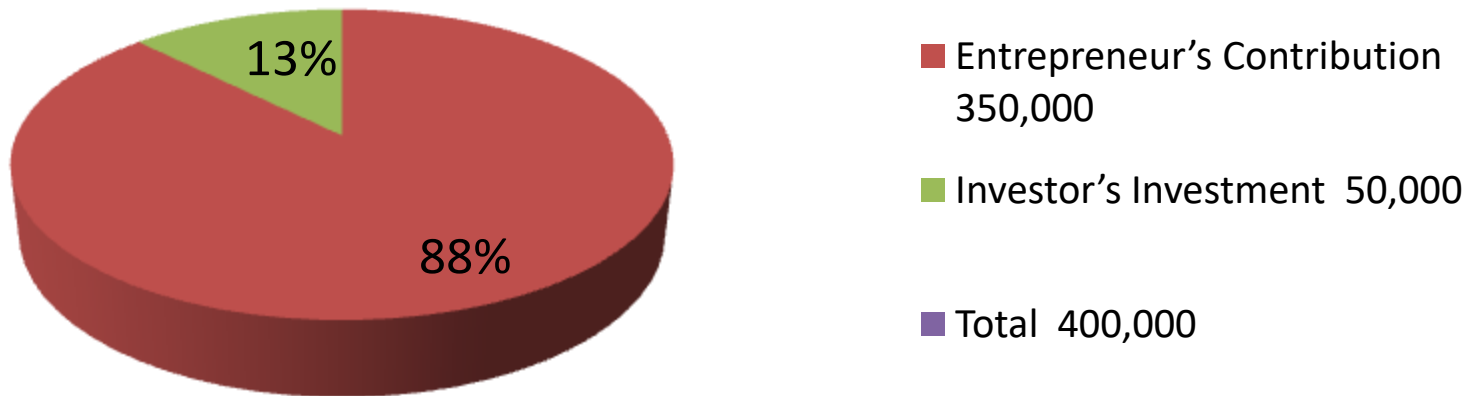
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	8,000	240000	2880000
Total Sales (A)	8,000	240000	2880000
Less Variable Expense			
	7200	216000	2592000
Total variable Expense (B)	7,200	216000	2592000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less Variable Expense			
Rent		0	0
Electricity bill		1000	12000
Transportation		10000	120000
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		200	2400
Genarator		0	0
Mobile bill		200	2400
Total fixed cost (D)		16,400	196800
Net Profit (E)= [C-D]		7,600	91200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cotton	10 ton	35,000	350,000	1 ton	35,000	35,000	385,000
Other						15,000	15,000
Total	10 ton		350,000			50,000	4,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	10,000	300000	3600000	3780000	3969000
Total Sales (A)	10,000	300000	3600000	3780000	3969000
Less Variable Expense				0	0
	9,000	270000	3240000	3402000	3572100
Total variable Expense (B)	9,000	270000	3240000	3402000	3572100
Contribution Margin (CM) [C=(A-B)]	1,000	30000	360000	378000	396900
Less Variable Expense				0	0
Rent		0	0	0	0
Electricity bill		1000	12000	12600	13230
Transportation		10000	120000	126000	132300
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		16,400	196800	206640	216972
Net Profit (E)= [C-D]		13,600	163200	171360	179928
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	163200	171360	179928
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		143,200	294,560
	Total Cash Inflow	213,200	314,560	474,488
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	143,200	294560	454488

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 02Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; sauyel Bazzar.
Adomdighi, Bogra

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

