

Proposed NU Business Name: SHAFIN ENTERPRISE



Project identification and prepared by :Md: Musha Mia
Khulna Unit,Khulna

Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	IMRAN MOLLA
Age	:	28-04-1987(31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Hetalbunia P.O:Botiaghata P.S: Botiaghata Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURZAHAN BEGUM
(iii) Father's name	:	HARUN MOLLA
(iv) GB member's info	:	Branch: Fultola , Centre # 26(Female), Member ID: 4556/1, Group No: 06 Member since: 20-04-2006 raning (12 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 40,000/- Outstanding loan: 15710/-/-.
(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	:	05 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.	:	01712-619834
Family's Contact No.	:	01954-643387
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURZAHAN BEGUM Joined Grameen Bank Since 12 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAFIN ENTERPRISE
Location	:	Botiaghata , Khulna
Total Investment in BDT	:	BD : 210,000
Financing	:	Self BDT 150,000(from existing business) 71% Required Investment BDT 60,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft x 20ft= 300 Square ft
Security of the shop	:	40,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes;Fotocopy, Pen,Khata,Bikas, etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed▪The Pond is Rented.▪Collects goods from Khulna.▪Agreed grace period is 3 months.

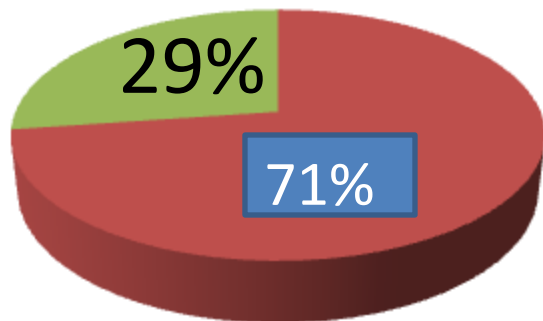
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fotocopy, Pen, Khata, Bikas, etc.	4,500	135,000	1,620,000
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
Fotocopy, Pen, Khata, Bikas, etc.	3,825	114,750	1,377,000
Total variable Expense (B)	3,825	114,750	1,377,000
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		200	2,400
Transportation		1,500	18,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		12,250	147,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Photo Stat Machice	01	75,000	75,000	Bikus	0	0	60,000	135000
Computer	01	15,000	15,000		0	0	0	15000
Bikus			20,000		0	0		20000
					0	0		
					0	0		
					0	0		
							0	
							0	0
					0	0	0	
Secerity			40,000					40000
								0
Total			1,50,000				60,000	2,10,000

Source of Finance



Entrepreneur Investment:
1,50,000
Investor Investment:60,000
Total Investment:2,10,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Fotocopy, Pen,Khata,Bikas, etc.	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense					
Fotocopy, Pen,Khata,Bikas, etc.	5,950	178,500	2,142,000	2,249,100	2,361,555
Total variable Expense (B)	5,950	178,500	2,142,000	2,249,100	2,361,555
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000	396,900	4,16,745
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		800	9,600	10,800	11,000
Transportation		2,000	24,000	24,200	24,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		300	3,600	3,800	4,000
Mobile Bill		400	4,800	5,000	5,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		9,500	114,000	115,800	1,16,600
Net Profit (E) [C-D]		22,000	264,000	2,81,100	3,00,145
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	264,000	281,100	3,00,145
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		2,24,290	4,81,390
	Total Cash Inflow	324,000	5,05,390	7,81,535
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	15,710		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	99,710	24,000	24,000
3	Net Cash Surplus	2,24,290	4,81,390	7,57,535

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 05 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





airtel
6 GB
1GB + 3GB + 1GB + 1GB

airtel
6 GB
1GB + 3GB + 1GB + 1GB



4G SIM
25
जो सबसे ज़्यादा

1GB + 3GB + 1GB + 1GB
1GB + 3GB + 1GB + 1GB
1GB + 3GB + 1GB + 1GB







FAMILY PICTURE

