

Proposed NU Business Name: **HERA ENTERPRISE**



Project identification and prepared by: Md. Lokman hakim,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAH HERA AHAMED
Age	:	27-12-1982 (34 Years)
Education, till to date	:	S,S,C
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	03 Brother & 04 Sister
Address	:	Vill: Nakoil, P.O: Kasorhat, P.S: Mohanpur Dist: Rajshahi.
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.FEROZA
(iii) Father's name	:	LATE FOYAG UDDIN SHAH
(iv) GB member's info	:	Branch: Nakoil, Centre # 44 (Female), Member ID:10842/1, Group No: 13 Member since: 17-11-20011 (4Years) First loan: BDT 11,000/- Existing loan: BDT 26,000/- Outstanding loan: BDT 24,284/-
Further Information:		
(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	:	Eight years experience in running business. He has no training
Other Own/Family Sources of Income	:	Stamp vender
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01730-160818
Mother's Contact No.	:	01712-441294
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST FERROZA joined Grameen Bank since 04 years ago. At first she took 11,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MASHUD ELECTRONICS AND TELICOM
Location	:	Kadorhat, Mohanpur , Rajshahi.
Total Investment in BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 2,00,000(from existing business) 67% Required Investment BDT 1,00,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 08 ft= 240 square ft
Security of the shop	:	00
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; ,Tv,Mobile,Rice Cookar,Computer Box ,Energy Balp,Mobile Charger,Electical Exocrise etc. ▪Average 12% gain on sale. ▪The business is operating by entrepreneur. Existing one employee. ▪He is doing his business in renting place. ▪Collects goods from Rajshahi. <p>Agreed grace period is 3 months</p>

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronics item	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Electronics item	2,400	72,000	8,64,000
Total variable Expense (B)	2,400	72,000	8,64,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent		00	00
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		00	00
Entertainment		500	6,000
Guard Bill		100	1,200
Total fixed Cost (D)		7,600	91,200
Net Profit (E) [C-D]		10,400	1,24,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Energy Balp(50x 250)	12,500	2,500	15,000
Tv (11 x 10,000)	1,10,000	50,000	1,60,000
Mobile (30 x2000)	60,000	16,000	76,000
Mobil batery Charger	10,000	10,000	20,000
Rice Cooker (3 x 4,000)	12,000	-	12,000
Computer Box (2 x 7,000)	14,000	14,000	28,000
Electical Exsosoris	20,000	7,500	27,500
Total	200000	1,00,000	300000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Electronics item	4,500	1,35,000	16,20,000	17,01,000
Total Sales (A)	4,500	1,35,000	16,20,000	17,01,000
Less. Variable Expense				
Electric item	3,600	1,08,000	12,96,000	13,60,800
Total variable Expense (B)	3,600	1,08,000	12,96,000	13,60,800
Contribution Margin (CM) [C=(A-B)]	900	27,000	3,24,000	3,40,200
Less. Fixed Expense				
Electricity Bill		500	6,000	6,500
Mobile Bill		600	7,200	8,000
Transportation		1,500	18,000	20,000
Salary (self)		5,000	60,000	60,000
Salary (staff)		00	00	00
Entertainment		700	8,400	9,500
Guard Bill		100	1,200	1,800
Total Fixed Cost		8,400	1,00,800	1,05,800
Net Profit (E) [C-D]		18,600	2,23,200	2,34,400
Investment Payback			60,000	60,000

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	1,00,000	
1.2	Net Profit	2,23,200	2,34,400
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		1,63,200
	Total Cash Inflow	3,23,200	3,97,600
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		24,284
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	84,284
3	Net Cash Surplus	1,63,200	3,13,316

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 15 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

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FAMILY PICTURE

