

Proposed NU Business Name: **Warisa Enterprise**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	Wali Ullah
Age	:	18-01-1990 (27 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers and 6 Sister
Address	:	Vill: SubornoToli PO: Chamari Bishas BathuliP.S: Delduyar Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Diluyara Begum
(iii) Father's name	:	Chefat Ullah
(iv) GB member's info	:	Branch: Dubail, Delduyar , Centre # 10 (Male), Member ID: 1691 Group No: 03 Member since: 03.10.1986 to 12.02.2006 (20Years) First loan: BDT 3000 /-
Further Information:		Outstanding loan: Nil
(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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01961723137
Family's Contact No.	:	01759223271
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Chefat Ullah joined Grameen Bank since 20 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	Warisa Enterprise
Location	:	SubornoToli , Delduyar, Tangail.
Total Investment in BDT	:	BDT 175000/-
Financing	:	Self BDT 115000/- (from existing business62% Required Investment BDT 60000/- (as equity38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Noodle, Biscuit etc .▪Average 06 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪ The shop is not rented.▪Collects goods from Tangail .▪Agreed grace period is 3 months.

Existing Business

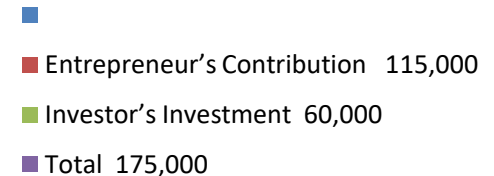
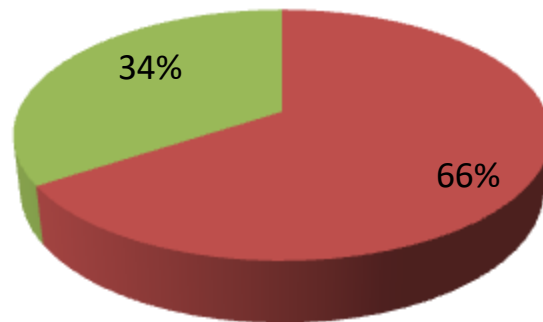
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Noodle, Biscuit etc	7,000	210,000	2,520,000
Total Sales (A)	7,000	210,000	2,520,000
Less. Variable Expense			
Rice, Noodle, Biscuit etc	6,580	197,400	2,368,800
Total variable Expense (B)	6,580	197,400	2,368,800
Contribution Margin (CM) [C=(A-B)]	420	12,600	151,200
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		1,000	12,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,600	79,200
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biskut	60,000	30,000	90,000
Poteto	8,000	8,000	16,000
ICE pop	4,800	0	4,800
Magice Staik	14,000	15,000	29,000
Cokobin Jar	12,000	0	12,000
Puding	2,200	0	2,200
Chhch	3,000	0	3,000
Others	11,000	7000	18,000
Total	115,000	60,000	175,000

Source of Finance



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Rice, Noodle, Biscuit etc	10,500	315,000	3,780,000	3,969,000
Total Sales (A)	10,500	315,000	3,780,000	3,969,000
Less. Variable Expense				
Rice, Noodle, Biscuit etc	9,870	296,100	3,553,200	3,730,860
Total variable Expense (B)	9,870	296,100	3,553,200	3,730,860
Contribution Margin (CM) [C=(A-B)]	630	18,900	226,800	238,140
Less. Fixed Expense				
Rent		0	0	0
Electricity Bill		200	2,400	2,400
Transportation		1,500	18,000	18,000
Mobile Bill		250	3,000	3,000
Entertainment		200	2,400	2,400
Salary (sttaf)		0	0	0
Salary (self)		5,000	60,000	60,000
Total Fixed Cost		7,150	85,800	85,800
Net Profit (E) [C-D]		11,750	141,000	152,340
Investment Payback			36,000	36,000

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	60,000	
1.2	Net Profit	141,000	152,340
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		141000
	Total Cash Inflow	201,000	293,340
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)	36,000	36,000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	141,000	257,340

SWOT ANALYSIS

STRENGTH

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













FAMILY PICTURE

