

Proposed NU Business Name: **M/S BASHUNDHARA ENTERPRISE**



Project identification and prepared by: Aman Ulla
Dagonvuiyan Unit, Feni
Project verified by: Eabadot Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	MILON MALDER
Age	:	01-08-1983 (35 Years)
Education, till to date	:	Business
Marital status	:	Unmarried
Children	:	02 Sons
No. of siblings:	:	04 Brothers,02 Sisters
Address	:	Villi:Dharmopur, P.O: Atimkhana, P.S: Dagonbhuyain, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMENA BEGUM
(iii) Father's name	:	KORSHID ALAM
(iv) GB member's info	:	Branch:Eaqubpur,Dagonbhuyain , Centre # 08(Female), Member ID: 1217, Group No: 02 Member since: 2000-2005 (05Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nill
(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	:	13years experience in running business. 05 Years in own business. He has 08 training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	
Family's Contact No.	:	01860262132
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. . Dagonbhuyain Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	M/S BASHUNDHARA ENTERPRISE
Location	:	Bashurhat road, Doganbhuyain,Feni.
Total Investment in BDT	:	BDT 1060000/-
Financing	:	Self BDT 10,00000/- (from existing business) 94% Required Investment BDT 60,000/- (as equity) 06%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft 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; Gas & Cooker etc.▪Average 30% gain on sales.▪The shop is Ranted.▪The business is operating by entrepreneur. Existing One employee.▪One will be appointed after getting equity money Collects goods from Feni & Dhaka <ul style="list-style-type: none">▪Agreed grace period is 3 months.

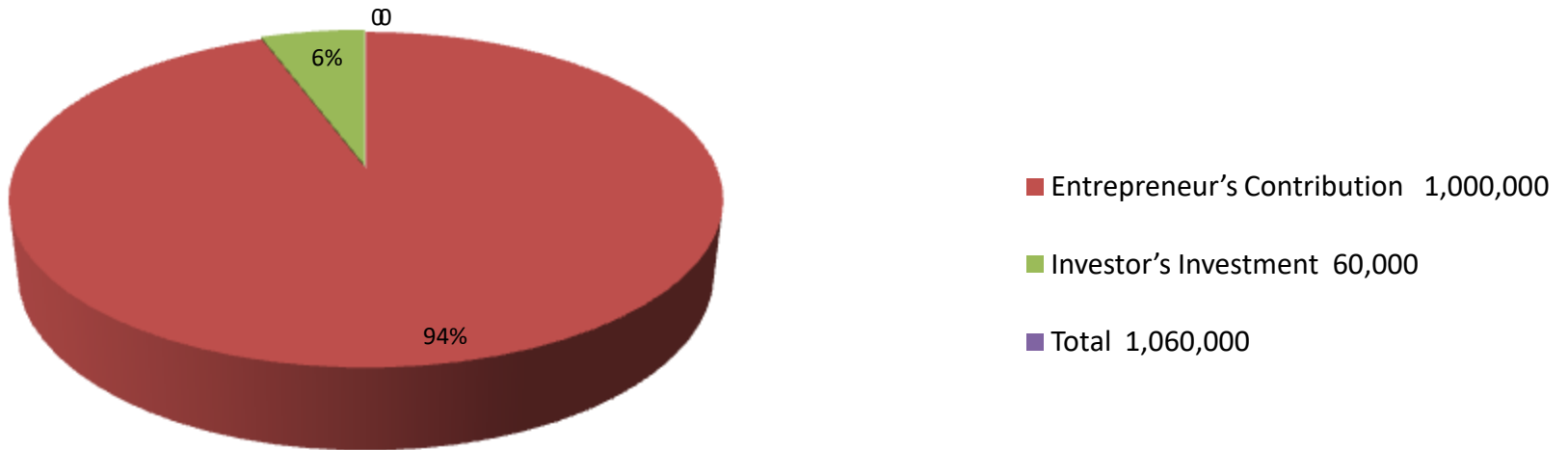
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Gas & Cooker etc.	6,000	180000	2160000
Total Sales (A)	6,000	180000	2160000
Less Variable Expense			
Gas & Cooker etc.	4200	126000	1512000
Total variable Expense (B)	4200	126000	1512000
Contribution Margin (CM) [C=(A-B)	1800	54000	648000
Less Variable Expense			
Rent		2500	30000
Electricity bill		1000	12000
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		10000	120000
Entertainment		500	6000
Gird		200	2400
Generator		200	2400
Mobile bill		500	6000
Total fixed cost (D)		21900	262800
Net Profit (E)= [C-D]		32100	385200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
L.P. Gas	100	1000	100000	0	0	0	100000
Cooker	300	2500	750000	20	2500	50000	800000
Others	0	0	0	0	0	10000	10000
Security	0	0	150000	0	0	0	150000
Total	400	3500	1000000			60000	1060000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Gas & Cooker etc.	6900	207000	2484000	2608200	2738610
Total Sales(A)	6900	207000	2484000	2608200	2738610
Less Variable Expense (B)					
Gas & Cooker etc.	4830	144900	1738800	1825740	1917027
Total Variable Expense	4830	144900	1738800	1825740	1917027
Contributon Margin (CM) [C=(A-B)]	2070	62100	745200	782460	821583
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		1500	18000	216000	2592000
Transportaion		2200	26400	27720	29106
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		15000	180000	180000	180000
Entertainment		500	6000	6000	6000
Guard		200	2400	2400	2400
Generator		200	2400	2400	2400
Mobile Bill		700	8400	0	0
Total Fixed Cost (D)		27800	331200	522120	2899506
Net Profit (E)= [C-D]		34300	411600	432180	453789
Investment Pay Back			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	411,600	432180	453789
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		387600	795780
	Total Cash Inflow	471,600	819,780	1,249,569
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)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	387,600	795,780	1,225,569

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:00
Experience & Skill : 13 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

