

Proposed NU Business Name: ENAMUL TRADERS



Project identification and prepared by: Md Saidullah,
Dupchachia Unit, Bogra

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	WASIM AKRAM
Age	:	10-02-1990 (26 Years)
Education, till to date	:	BA
Marital status	:	Married
Children	:	NA
No. of siblings:	:	02 Brothers
Address	:	Vill: Belail, P.O: Choumohoni ,P.S: Dupchachia , 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	:	MD ABDUS SAMAD
(iii) Father's name	:	MST ROWSON ARA BEGUM
(iv) GB member's info	:	Branch: Gobindapur, Centre # 16 (Female), Member ID: 1724/2, Group No: 03 Member since: 1724/2 (28 Years) First loan: BDT
Further Information:		Existing Loan: BDT 3,00,000, Outstanding loan: 78,856
(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	:	03 years experience in running business. Own business years. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729121315
Mother's Contact No.	:	01713761323
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dupchachia Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD ABDUS SAMAD joined Grameen Bank since 28 years ago. At first she took taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ENAMUL TRADERS
Location	:	Chapapur Road, Chormoni, Dupchachia
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 300,000/--(from existing business) 75% Required Investment BDT 100,000/--(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 12 ft = 168 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sacks▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 04 employee.▪02 will be appointed after receiving the equity money.▪The shop is own.▪Collects goods from Bogura, Dhaka▪Agreed grace period is 3 months.

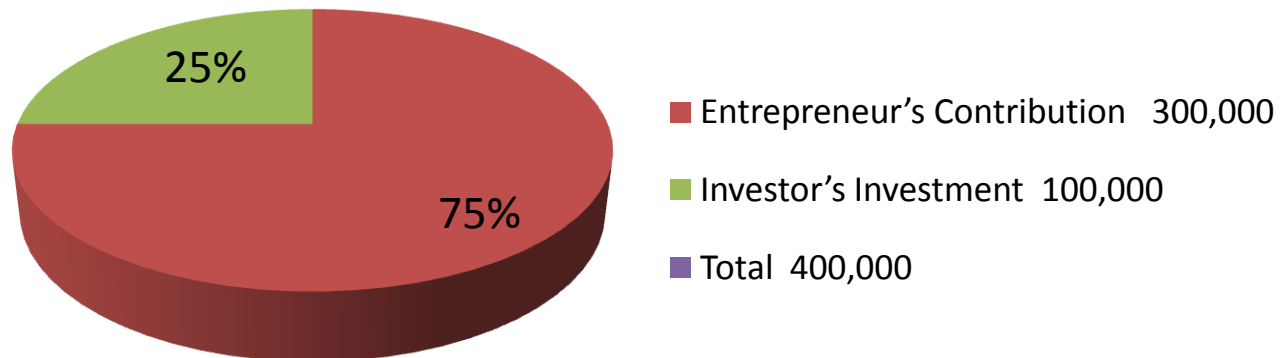
Existing Business

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sack	10000	300000	3600000
Total Sales (A)	10000	300000	3600000
Less Variable Expense			
Sack	8000	240000	2880000
Total variable Expense (B)	8,000	240000	2880000
Contribution Margin (CM) [C=(A-B)]	2,000	60000	720000
Less Variable Expense			
Electricity bill		1000	12000
Transportation		5,000	60000
Salary (self)		5000	60000
Salary(Staff)		36000	432000
Entertainment		3000	36000
Guard		100	1200
Mobile bill		300	3600
Total fixed cost (D)		50,400	604800
Net Profit (E)= [C-D]		9,600	115200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Jute Sack(Big)	2000	50	100,000	1500	50	75,000	175,000
Jute Sack(Small)	1000	50	50,000				
Plastic Sack (Big)	2770	18	49,860	0	0	0	49,860
Plastic Sack (Small)	2000	50	100,000	500	50	25,000	125,000
Total	7770	0	300,000	3000	0	100,000	400,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Sack	14500	435000	5220000	5481000
Total Sales (A)	14500	435000	5220000	5481000
Less Variable Expense				
Sack	11600	348000	4176000	4384800
Total variable Expense (B)	11,600	348000	4176000	4384800
Contribution Margin (CM) [C=(A-B)]	2,900	87000	1044000	1096200
Less Variable Expense				
Electricity bill		1000	12000	6400
Transportation		5,500	66,000	67,000
Salary (self)		5000	60000	60000
Salary(Staff)		54000	648000	648000
Entertainment		3000	36000	36000
Guard		100	1200	1200
Mobile bill		500	6000	6400
Total fixed cost (D)		69,000	828,000	823,800
Net Profit (E)= [C-D]		18000	216000	272,400
Investment Payback			60,000	60,000

Cash flow projection on business plan (rec. & Pay)

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	216000	272,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		156,000
	Total Cash Inflow	316000	428400
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	156,000	368400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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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(শে. সো. বি.সি. কলকাতা মহানগর)

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FAMILY PICTURE

