

Proposed NU Business Name: **NILOY AND NIHAL SORE**



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Feni Sadar Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. IQBAL HASAN
Age	:	14-09-1984 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: South Charipur ; P.O: Feni ; P.S: Feni Sadare ; 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	:	ROKEYA BEGUM
(iii) Father's name	:	MD. MAHBUBUR RAHMAN
(iv) GB member's info	:	Branch: Passgasiya, Feni. Centre # 04 (Female), Member ID: 6810, Group No: 02 Member since: 20-04-2006 to 20-07-2013 (07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 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	:	14 years experience in running business. 09 Years in own business. He has no training
Other Own/Family Sources of Income	:	Glossary
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-177331
Family's Contact No.	:	01716-391041
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA BEGUM joined Grameen Bank since 07 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	:	NILOY AND NIHAL SORE
Location	:	Sharked house Road, Mohipal, Feni
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 250,000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	06 ft x 13 ft= 78 square ft
Security	:	150,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Cosmetics, Biscuit, etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

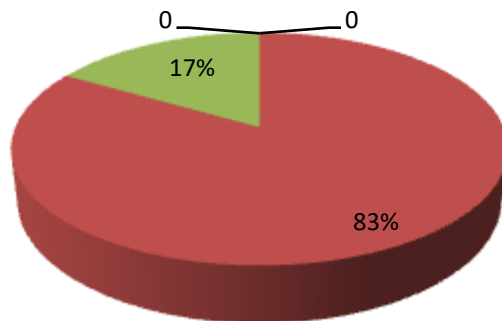
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Oil, Cosmetics, Biscuit, Cold drinks etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less Variable Expense			
Rice, Oil, Cosmetics, Biscuit, Cold drinks etc	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less Variable Expense			
Rent		1,000	12,000
Electricity bill		400	4800
Transportation		600	7200
Salary (self)		5,000	60,000
Entertainment		300	3600
Guard		150	1800
Generator		100	1200
Mobile bill		300	3600
Total fixed cost (D)		7,850	94,200
Net Profit (E)= [C-D]		5,650	67,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	4	2300	9,200	5	2300	11,500	20,700
Oil	30	85	2,550	80	85	6,800	9,350
Onion, Garlic	2	0	7,000	0	0	0	7,000
Poteto	2	1200	2,400	0	0	0	2,400
Solt	20	40	800	0	0	0	800
Buiscutes	10	350	3,500	20	350	7,000	10,500
Soft Drinks	10	500	5,000	0	0	0	5,000
Mobile Load	0	0	18,000	0	0	10,000	28,000
Bkash	0	0	30,000	0	0	14,700	44,700
others	0	0	21,550	0	0	0	21,550
Security	1	0	150,000	0	0	0	150,000
Total	59	4475	250,000	105	2735	50,000	300000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 50,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Rice, Oil, Cosmetics, Biscuit, Cold drinks etc	3,500	105,000	1260000	1323000	1389150
Total Sales (A)	3,500	105,000	1260000	1323000	1389150
Less Variable Expense					
Rice, Oil, Cosmetics, Biscuit, Cold drinks etc	2,975	89,250	1071000	1124550	1180777.5
Total variable Expense (B)	2,975	89,250	1071000	1124550	1180777.5
Contribution Margin (CM) [C=(A-B)	525	15,750	189000	198450	208372.5
Less Variable Expense					
Rent		1,000	12000	12,000	12,000
Electricity bill		700	8400	9,000	9,500
Transportation		1,000	12000	12,500	13,000
Salary (self)		5000	60000	60,000	60,000
Entertainment		300	3600	3,600	3,600
Guard		150	1800	1800	1,800
Generator		100	1200	1,200	1,200
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		8,650	103,800	105,100	106,400
Net Profit (E)= [C-D]		7,100	85,200	93,350	101,973
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	85,200	93,350	101,973
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		65,200	138,550
	Total Cash Inflow	135,200	158,550	240,523
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	65,200	138,550	220,523

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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

