

## Proposed NU Business Name: **JOY ENTERPRISE**



Project identification and prepared by: Md. Habil Uddin,  
Nagorpur Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. MAHEDY HASAN</b>
Age	:	25-4-1988 (29 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	4 BrotherS & 5 Sisters
Address	:	Vill: Vatshala, P.O: Pongbajjora, P.S: Nagorpur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>REJIA KHATUN</b>
(iii) Father's name	:	<b>LATE BELAL UDDIN</b>
(iv) GB member's info	:	Branch: Mamud Nagar, Nagorpur, Centre # 10(Female), Member ID: 5387, Group No: 08 Member since: 4-10-2012 (07Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 35000, Outstanding loan: BDT 14980
(v) Who pays GB loan installment	:	Brother
(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	:	2years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-110118
Mother's Contact No.	:	01736-650012
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**REJIA KHATUN** joined Grameen Bank since 7 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JOY ENTERPRISE</b>
Location	:	-
Total Investment in BDT	:	BDT 205,000/-
Financing	:	Self BDT 125000/-(from existing business) 70% Required Investment BDT 80,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 12ft= 240 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.</li><li>▪Average 20 % gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Nagorpur.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

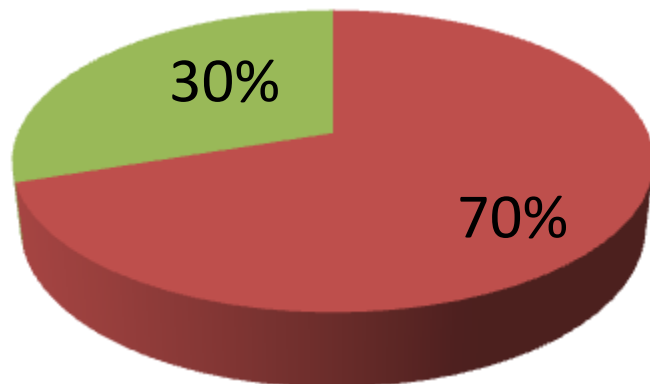
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	2390	71700	860400
<b>Total sales (A)</b>	2390	71700	860400
<b>Less Variable Exp.</b>			
Grocery Item	1912	57360	688320
<b>Total Variable exp. (B)</b>	1912	57360	688320
<b>Contribution Margin CM [C= (A-B)]</b>	<b>478</b>	<b>14340</b>	<b>172080</b>
<b>less fixed exp.</b>			
Rent		1500	18000
Electricity bill		300	3600
Transportation		2000	24000
Salary (self)		5000	60000
Entertainment		500	6000
Mobile		300	3600
<b>total fixed cost (D)</b>		9600	115200
<b>Net profit (E) [C-D]</b>		<b>4740</b>	<b>56880</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	5	3500	17,500	10	4,000	40,000	57,500
Pulses	5	3500	17,500	4	4000	16,000	33,500
Wheat , Bran	5	1200	6,000	30	800	24,000	30,000
Suger	4	4000	16,000			0	16,000
Salt	100	25	2,500			0	2,500
Oil	20	100	2,000			0	2,000
Drinks	70	50	3,500			0	3,500
Biscuit	5	400	2,000			0	2,000
Others	10	800	8,000			0	8,000
Security			50,000				50,000
<b>Total</b>	<b>224</b>		<b>125,000</b>	<b>44</b>		<b>80,000</b>	<b>205,000</b>

## Source of Finance



■ Entrepreneur's Contribution 185,000

■ Investor's Investment 80,000

■ Total 265,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	2990	89700	1076400	1130220	1186731
<b>Total Sales (A)</b>	<b>2990</b>	<b>89700</b>	<b>1076400</b>	<b>1130220</b>	<b>1186731</b>
less variable Expenses					
Grocery Item	2392	71760	861120	904176	949384.8
Total variable Expenses (B)	2392	71760	861120	904176	949384.8
<b>Contribution Margin (CM)= (A-B)</b>	<b>598</b>	<b>17940</b>	<b>215280</b>	<b>226044</b>	<b>237346.2</b>
<b>Less Fixed Expenses</b>					
Rent		1500	18000	18000	18000
Electricity bill		300	3600	3600	3600
Transportation		2000	24000	24000	24000
Salary (self)		5000	60000	60000	60000
Entertainment		560	6720	6720	6720
Mobile		350	4200	4200	4200
Total Fixed Cost		9710	116520	116520	116520
<b>Net Profit (E) (C-D)</b>		<b>8230</b>	<b>98760</b>	<b>109524</b>	<b>120826.2</b>
Investment Payback			<b>32000</b>	<b>32000</b>	<b>32000</b>



# 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	80,000		
1.2	Net Profit	98,760	109,524	120826.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66,760	144284
	<b>Total Cash Inflow</b>	178760	176284	265110.2
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	
3	<b>Net Cash Surplus</b>	66,760	144284	233110.2

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 2 Years: 02  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

