

Proposed NU Business Name: **SHOHEL FOLL BITAN**



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHOHAIL AHMED
Age	:	10-05-1995 (22 Years)
Education, till to date	:	Pass Course
Marital status	:	Unmarried
No. of siblings:	:	02 Brothers 04 Sisters
Address	:	Vill: Sundarpur ; P.O: Aftabbibir Hat ; 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	:	REZIA BEGUM
(iii) Father's name	:	ABUL BASHAR
(iv) GB member's info	:	Branch: Charmojlish pur, Sonagazi. Centre # 44 (Female), Member ID: 3608, Group No: 02 Member since: 22-04-1997 (20 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	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Remittance
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824-948550
Family's Contact No.	:	01838-169725
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REZIA BEGUM joined Grameen Bank since 20 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	:	SHOHEL FOLL BITAN
Location	:	Sundorpur Bazar, Feni
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 15 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fruits, Soft Drinks, 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.

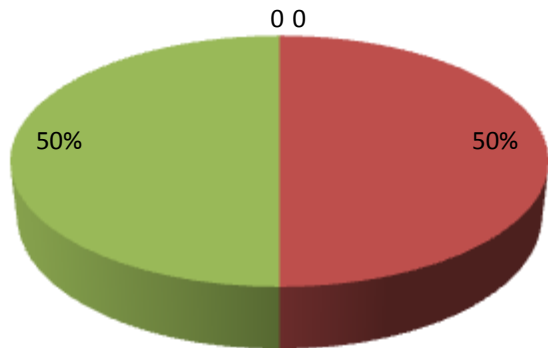
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Fruits, Soft Drinks, Biscuit, etc	3,500	105000	1260000
Total Sales (A)	3,500	105000	1260000
Less Variable Expense			
Fruits, Soft Drinks, Biscuit, etc	2,975	89250	1071000
Total variable Expense (B)	2,975	89250	1071000
Contribution Margin (CM) [C=(A-B)]	525	15750	189000
Less Variable Expense			
Rent		600	7200
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Entertainment		400	4800
Guard		50	600
Generator		300	3600
Mobile bill		300	3600
Total fixed cost (D)		8,150	97800
Net Profit (E)= [C-D]		7,600	91200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soft Drinks	20	500	10,000	30	500	15,000	25,000
Biscuit	14	350	5,000	28	350	10,000	15,000
Fruits	0	0	15,000	0	0	20,000	35,000
Juice	7	700	5,000	7	700	5,000	10,000
Puffed rich,chanachur	0	0	2,000	0	0	0	2,000
Chips,chaklet	0	0	2,000	0	0	0	2,000
others	0	0	11,000	0	0	0	11,000
Total		0	50,000		0	50,000	100,000

Source of Finance



■ Entrepreneur's Contribution 50,000

■ Investor's Investment 50,000

■ Total 100,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Fruits, Soft Drinks, Biscuit, etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less Variable Expense					
Fruits, Soft Drinks, Biscuit, etc	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less Variable Expense					
Rent		600	7200	7200	7200
Electricity bill		700	8400	9,000	9,300
Transportation		1,200	14400	14,800	15,000
Salary (self)		5,000	60000	60,000	60,000
Entertainment		400	4800	4,800	4,800
Guard		50	600	600	600
Generator		300	3600	3,600	3,600
Mobile bill		400	4800	5000	5300
Total fixed cost (D)		8,650	103800	105,000	105,800
Net Profit (E)= [C-D]		9,350	112,200	121,800	132,340
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	112,200	121,800	132,340
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80,200	170,000
	Total Cash Inflow	192,200	202,000	302,340
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	112,000	20,000	20,000
3	Net Cash Surplus	80,200	170,000	270,340

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

