

Proposed NU Business Name: **AMINUL FOLL HOUSE**



Project identification and prepared by: Md Shahadat Hossen
Dhonbari Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AMINUL ISLAM
Age	:	10-11-1984 (33 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	01 Daughter 0 Son
No. of siblings:	:	02 Brothers & 0 Sister
Address	:	Vill: Parihat, P.O: Vatkura, P.S: Dhonbari 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	:	MOST. AMANA BEGUM
(iii) Father's name	:	MD.ABUL HOSSEN
(iv) GB member's info	:	Branch:Chalash , Centre # 11 (Female), Member ID: 9016, Group No: 09 Member since: 2005-2017 (12 Years) First loan: BDT 5,000
Further Information:		Existing Loan:40,000 /-Outstanding Loan :33,840/-
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-825059
Mother's Contact No.	:	01720-247402
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhonbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AMANA BEGUM joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AMINUL FOLL HOUSE
Location	:	Dhonbari
Total Investment in BDT	:	BDT 3,60,000/-
Financing	:	Self BDT 2,80,000/-(from existing business) 78% Required Investment BDT 80,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employes.▪Average 20% gain on sales.▪Collects goods from Tangail.▪The Shop is rented.▪Agreed grace period is 3 months.

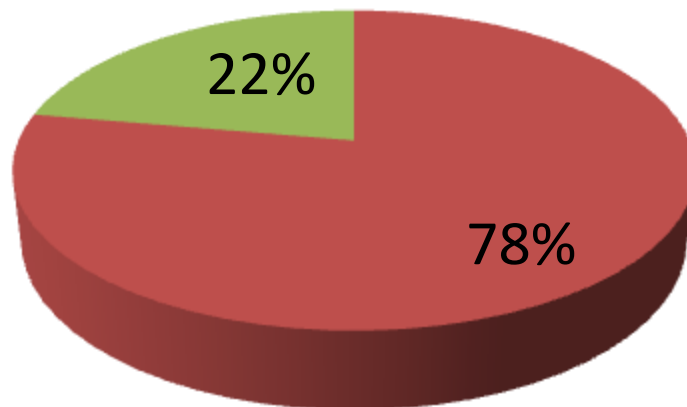
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Paineapple,Banana,ETC	2700	81000	972000
Total Sales(A)	2700	81000	972000
Less Variable Expense (B)			
Painapple,Banana,ETC	2160	64800	777600
Total Variable Expense	2160	64800	777600
Contributon Margin (CM) [C=(A-B)]	540	16200	194400
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1500	18000
Transportaion		3000	36000
Salary (Self)		5000	60000
Mobil Bill		200	2400
Total Fixed Cost (D)		11700	140400
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Paineapple tree	15000	16	240000	5000	16	80000	320000
Banana	1100	35	38500			0	38500
Mango			0			0	0
Others			1500			0	1500
						0	0
Total	0		280000	5000		80,000	360,000

Source of Finance



- Entrepreneur's Contribution
280,000
- Investor's Investment 80,000
- Total 360,000

Financial Projection (BDT)				
Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Paineapple,Banana,ETC	3400	102000	1224000	1285200
	0	0	0	0
Total Sales(A)	3400	102000	1224000	1285200
Less Variable Expense (B)				
Paineapple,Banana,ETC	2720	81600	979200	1028160
Total Variable Expense	2720	81600	979200	1028160
Contributon Margin (CM) [C=(A-B)]	680	20400	244800	257040
Less Fixed Expense				
Rent		2000	24000	24000
Electric Bill		1500	18000	18300
Transportaion		3000	36000	432000
Salary (Self)		5000	60000	60000
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		11800	141600	538000
Net Profit (E)= [C-D]		8600	103200	108360
Investment Pay Back			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	103,200	108360
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		28000
	Total Cash Inflow	183,200	136,360
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)	48000	48000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	28000	102500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures



































FAMILY PICTURE

