

Proposed NU Business Name: **EVENA ENTERPRIGE**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni
Project verified by: Shush anta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:JAHIDUL ISLAM KHAN
Age	:	01-01-1987(30Years)
Education, till to date	:	B.Com
Marital status	:	Married
Children	:	01Sone
No. of siblings:	:	03 Brothers,01 Sister
Address	:	Vill:Razarampur P.O: shaberhat P.S: Shan beg, Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAMOTAZ BEGUM
(iii) Father's name	:	LETE:FARUK AHAMED KHAN
(iv) GB member's info	:	Branch:, mohammedpur,Shanbeg. Centre #25 (Female), Member ID:1259, Group No: 02 Member since: 2007 to -2013 till (6 Years) First loan: BDT 5000/- Existing loan: BDT 15000 Outstanding loan:0
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	NA
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	12 years experience in running business. 12 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715502568
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAMOTAZ BEGUM joined Grameen Bank since 06years 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

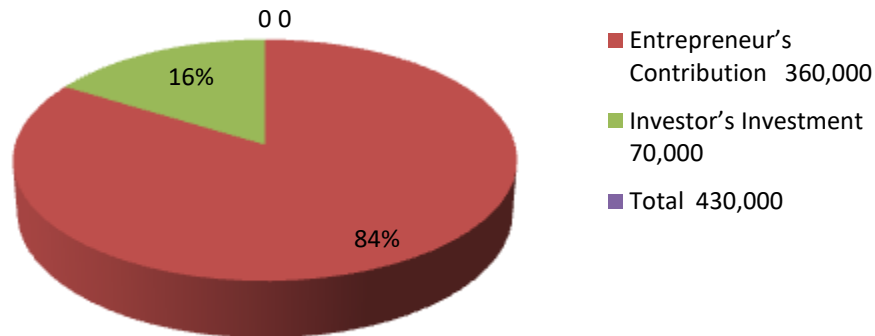
Business Name	:	EVENA ENTERPRIGE
Location	:	New school market,saberhat,Noyakhali
Total Investment in BDT	:	BDT 430,000/-
Financing	:	Self BDT 360,000/- (from existing business) 84% Required Investment BDT 70,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; mobile exosoriges &load, bikes ,etc.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund 01 will be appointed▪Average 10% gain on sales▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
mobile exosoriges &load, bikes ,etc.	8000	240000	2880000
Total Sales (A)	8000	240000	2880000
Less Variable Expense			
mobile exosoriges &load, bikes ,etc.	7200	216000	2592000
Total variable Expense (B)	7200	216000	2592000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less Variable Expense			
Rent		1700	20400
Electricity bill		600	7200
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		150	1800
Gird		150	1800
Generator		650	7800
Mobile bill		500	6000
Total fixed cost (D)		9750	117000
Net Profit (E)= [C-D]		14250	171000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile set	70	2000	140000	20	2000	40000	180000
Batery	0	0	50000	0	0	20000	70000
Charger	0	0	15000	0	0	10000	25000
Casing	0	0	10000	0	0	0	10,000
Cover	0	0	5000	0	0	0	5,000
Load	0	0	15000	0	0	0	15000
Bikes	0	0	40000	0	0	0	40,000
Sim	0	0	5000	0	0	0	5,000
Mobile card	0	0	20000	0	0	0	20,000
Security	0	0	60000	0	0	0	60,000
Total	0	0	360000	0	0	70,000	430,000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Garments items	14750	442500	5310000	5575500	5854275
Total Sales (A)	14750	442500	5310000	5575500	5854275
Less Variable Expense					
Garments items	13275	398250	4779000	5017950	5268847.5
Total variable Expense (B)	13275	398250	4779000	5017950	5268847.5
Contribution Margin (CM) [C=(A-B)	1475	44250	531000	557550	585427.5
Less Variable Expense					
Rent		1700	20400	20400	20400
Electricity bill		1000	12000	12200	12400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Gird		150	1800	1800	1800
Generator		650	7800	7800	7800
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		15850	190200	190800	191400
Net Profit (E)= [C-D]		28400	340800	366750	394027.5
Investment Payback			28000	28000	28000

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	70,000		
1.2	Net Profit	340800	366750	394027.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		312,800	651,550
	Total Cash Inflow	410,800	679,550	1,045,578
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	312,800	651,550	1,017,578

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 01 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











