

Proposed NU Business Name: **JONY HOTLE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	JUNAED
Age	:	10-03-1995(22Years)
Education, till to date	:	Class VIII
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brothers 02 sisters
Address	:	Vill:purbo rajdiyaP.O ;EsapuraP.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RINA BEGUM
(iii) Father's name	:	HELAL UDDIN
(iv) GB member's info	:	Branch: Rosuniya, Centre # 18(Female), Member ID: 8041/1, Group No: 09 Member since:10-01-2009(08Years) First loan: BDT 2,000/- Existing loan :30,000/- Outstanding loan: 18760/-
Further Information:		
(v) Who pays GB loan installment	:	Father& 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 & Skill Own Business and Training Info	:	04years of business experience. : 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.	:	01989-041315
Family's Contact No.	:	01715-783725
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RINA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JONY HOTLE
Location	:	Rajdiya,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 85,250/-
Financing	:	Self BDT 35250 /- (from existing business)41 % Required Investment BDT 50,000/- (as equity) 59%
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 216 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; biscute ,tea etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur.▪The firm is won.▪Collects goods from Sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

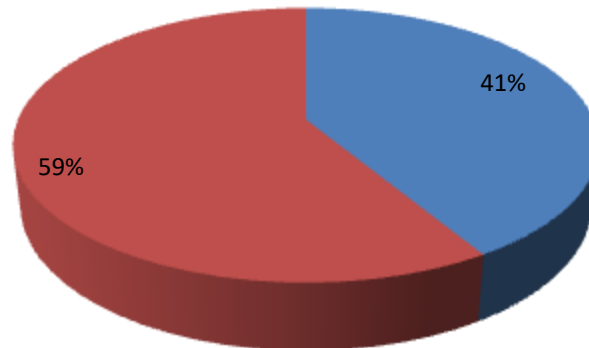
Particular	Daily	Monthly	Yearly
Revenue (sales)			
biscute ,tea etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
biscute ,tea etc.	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		1,300	15,600
Electricity Bill		300	3,600
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		6,800	81,600
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
biscute	5	350	1750		10	350	3,500	5,250
cake	10	100	1000		0	0	5,000	6,000
tea bag	0	0	2000		0	0	5,000	7,000
suger	1	3500	3500		5	3500	17,500	21,000
				soft drink	0	0	15,000	15,000
				other	0	0	4,000	4,000
freeze			27000					27,000
Total			35250			0	50,000	85,250

Source of finance

■ Entrepreneur investment 35,250
 ■ Investore investment 50,000
 ■ Total investment 85,250



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
biscute ,tea etc	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
biscute ,tea etc	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Rent		1,300	15,600	15,600	15,600
Electricity Bill		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		5,400	5,400	5,400	5,400
Total Fixed Cost		12,200	87,000	87,300	87,615
Net Profit (E) [C-D)		2,800	93,000	101,700	110,835
Investment Payback			20,000	20,000	20,000

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

Sl #	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	93,000	101,700	110,835
1.3	Depreciation (Non cash item)	5400	5400	5400
1.4	Opening Balance of Cash Surplus		78,400	165,500
	Total Cash Inflow	148,400	185,500	281,735
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	78,400	165,500	261,735

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business :04
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



