

Proposed NU Business Name: **FENI LOYEL ENTERPRISE**



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Feni Sadar Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOBARAK HOSSAIN
Age	:	02-06-1995 (22 Years)
Education	:	SSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Mojlish pur ; P.O: Joyar Kasar ; P.S: Feni Sadar ; 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	:	LAYLA BEGUM
(iii) Father's name	:	ABUL HOSSAIN MIZI
(iv) GB member's info	:	Branch: Dharmapur, feni . Centre # 22 (Female), Member ID: 3432, Group No: 03 Member since: 01-03-2000 To 2010 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000 Outstanding loan: Nill
(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	:	03 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01882-462754
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LAYLA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	FENI LOYEL ENTERPRISE
Location	:	Salauddin School, Feni
Total Investment in BDT	:	BDT 196,300/-
Financing	:	Self BDT 146,300/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security	:	15,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Stationary, Grocery, Electric Item etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

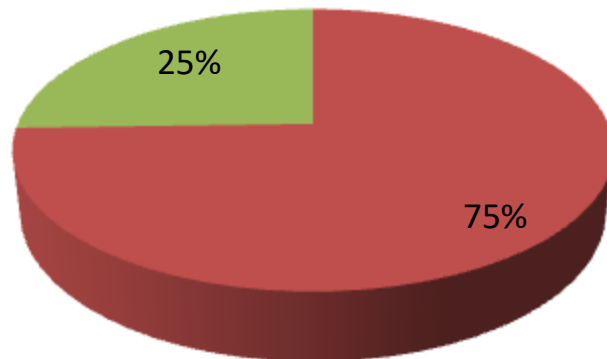
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue(Sales)			
Stationary, Grocery, Electric Item etc	12,000	360,000	4,320,000
Total Sales (A)	12,000	360,000	4,320,000
Less Variable Expense			
Stationary, Grocery, Electric Item etc	10,800	324,000	3,888,000
Total variable Expense (B)	10,800	324,000	3,888,000
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000
Less Variable Expense			
Rent		1,500	18,000
Electricity bill		350	4,200
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		10,000	120,000
Entertainment		300	3,600
Night Guard		150	1,800
Mobile bill		300	3,600
Total fixed cost (D)		18,600	223,200
Net Profit (E)= [C-D]		17,400	208,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Tea	140	260	36,400	100	260	26,000	62,400
Achar	200	30	6,000	300	30	9,000	15,000
Chanachur	255	30	7,650	84	30	2,520	10,170
LED Balb	100	150	15,000	150	150	22,500	37,500
Tap	24	175	4,200	0	0	0	4,200
Stationary	0	0	36,600	0	0	0	36,600
Chips	5	1300	6,500	0	0	0	6,500
Energy Balb	20	80	1,600	0	0	0	1,600
Others	0	0	20,000	0	0	0	0
Security	1	0	15,000	0	0	0	0
Total	745	2025	146,300	634	470	50,000	196,300

Source of Finance



- Entrepreneur's Contribution 146,300
- Investor's Investment 50,000
- Total 196,300

Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Stationary, Grocery, Electric Item etc	13,000	390,000	4680000	4914000	5159700
Total Sales (A)	13,000	390,000	4680000	4914000	5159700
Less Variable Expense					
Stationary, Grocery, Electric Item etc	11,700	351,000	4212000	4422600	4643730
Total variable Expense (B)	11,700	351,000	4212000	4422600	4643730
Contribution Margin (CM) [C=(A-B)	1,300	39,000	468,000	491,400	515,970
Less Variable Expense					
Rent		1,500	18,000	18,000	18,000
Electricity bill		500	6,000	6,500	7,000
Transportation		1,500	18,000	18,500	19,000
Salary (self)		5,000	60,000	60,000	60,000
Salary(staff)		10,000	120,000	120,000	120,000
Entertainment		300	3,600	3,600	3,600
Night Guard		150	1,800	1,800	1,800
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		19,350	232,200	233,400	234,700
Net Profit (E)= [C-D]		19,650	235,800	258,000	281,270
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	235,800	258,000	281,270
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		211,800	445,800
	Total Cash Inflow	295,800	469,800	727,070
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	84,000	20,000	20,000
3	Net Cash Surplus	211,800	445,800	703,070

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

