

Proposed NU Business Name: **JOYNAL ABDIN FOLL BITAN &
CONFECTIONARY**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	NASIR UDDIN
Age	:	05-10-1995 (22 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
No. of siblings:	:	03 Brothers 04 Sisters
Address	:	Vill: Laxmiyara ; P.O: Laxmiyara ; 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	:	FIROZA BEGUM
(iii) Father's name	:	JOYNAL ABEDIN
(iv) GB member's info	:	Branch: Passgasiya. Centre # 51 (Female), Member ID: 6050, Group No: 09 Member since: 2000-2008 (08 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	:	10 years experience in running business. 10 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.	:	01817-386700
Family's Contact No.	:	01818-068691
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROZA BEGUM joined Grameen Bank since 08 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	:	JOYNAL ABDIN FOLL BITAN & CONFECTIONARY
Location	:	Laxmiyara Bazar, Feni
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/- (from existing business) 38% Required Investment BDT 50,000/- (as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 18 ft= 216 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.

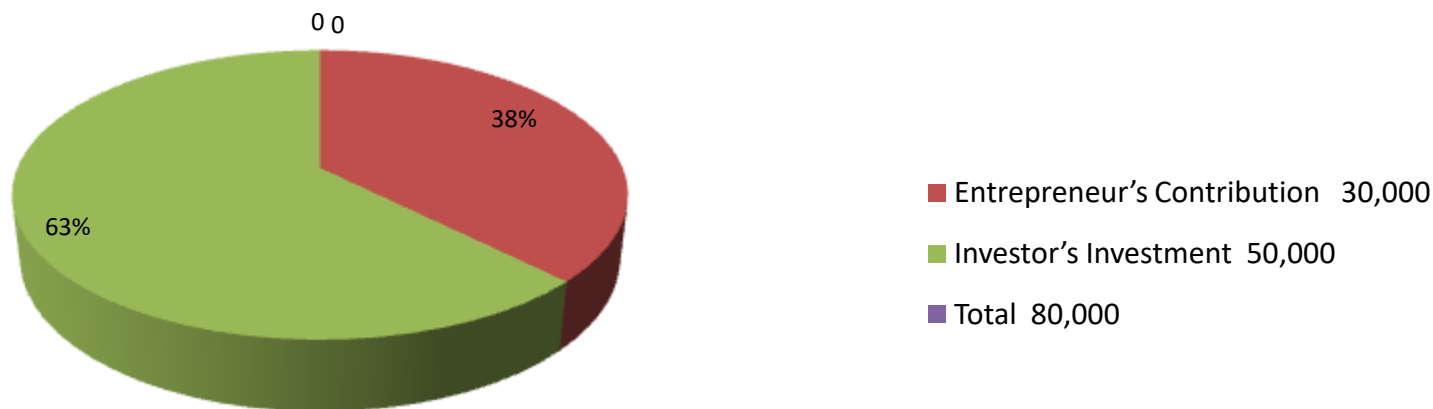
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Fruits, Soft Drinks, Biscuit, etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less Variable Expense			
Fruits, Soft Drinks, Biscuit, etc	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less Variable Expense			
Electricity bill		500	6,000
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		150	1,800
Generator		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		9,750	117,000
Net Profit (E)= [C-D]		8,250	99,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Biscuits	10	350	3,500	0	0	0	3,500
Juice	5	780	3,900	0	0	0	3,900
Chanachur	5	110	550	0	0	0	550
Chips	2	800	1,600	0	0	0	1,600
Apple	4	2000	8,000	0	0	0	8,000
Pomegranate	20	110	2,200	0	0	0	2,200
Mango	20	160	3,200	0	0	0	3,200
Betel, Areca	1	1250	1,250	0	0	0	1,250
Malta	2	1800	3,600	0	0	0	3,600
Others	1	2200	2,200	1	50000	50000	52,200
Security	0	0	0	0	0	0	0
Total	70	9560	30,000	1	50000	50,000	80,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Fruits, Soft Drinks, Biscuit, etc	5,500	165,000	1980000	2079000	2182950
Total Sales (A)	5,500	165,000	1980000	2079000	2182950
Less Variable Expense					
Fruits, Soft Drinks, Biscuit, etc	4,675	140,250	1683000	1767150	1855507.5
Total variable Expense (B)	4,675	140,250	1683000	1767150	1855507.5
Contribution Margin (CM) [C=(A-B)	825	24,750	297000	311850	327442.5
Less Variable Expense					
Electricity bill		800	9,600	10,000	10,500
Transportation		3,500	42,000	42,500	43,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Guard		150	1,800	1,800	1,800
Generator		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		10,650	124,200	128,900	130,200
Net Profit (E)= [C-D]		14,100	172,800	182,950	197,243
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	172,800	182,950	197,243
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		152,800	315,750
	Total Cash Inflow	222,800	335,750	512,993
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	152,800	315,750	492,993

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



PEAR
Choice

PEAR
Choice

PEAR
Choice

PEAR
Choice





FAMILY PICTURE

