

Proposed NU Business Name: **Ms. JAMAL ENTERPRISE**



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	:	<b>MD KOBIR AHMED</b>
Age	:	05-03-1984 ( 34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son 02 Daughters
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Sundorpur; P.O: Aftabbibir Hatt ; P.S: Feni Sadare ; 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	:	<b>LATE FATEMA BEGUM</b>
(iii) Father's name	:	<b>SULTAN AHMED</b>
(iv) GB member's info	:	Branch: Baligaon. Centre # 07 (Female), Member ID: 1612, Group No: 06 Member since: 1987 to 1993 ( 06 Years) First loan: BDT 3,000/- Existing loan: BDT 5,000 Outstanding loan: Nil
Further Information:		
(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	:	20 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-441696
Family's Contact No.	:	01818-990322
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE FATEMA BEGUM** joined Grameen Bank since 30 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Ms. JAMAL ENTERPRISE</b>
Location	:	Beside of Prime Eye Hospital, SSK Road, Feni
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 240,000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	06 ft x 12 ft= 72 square ft
Security	:	100,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Cosmetics, Biscuit, etc</li><li>▪Average 15% gain on sales.</li><li>▪The shop is Rented.</li><li>▪The business is operating by entrepreneur. Existing No employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

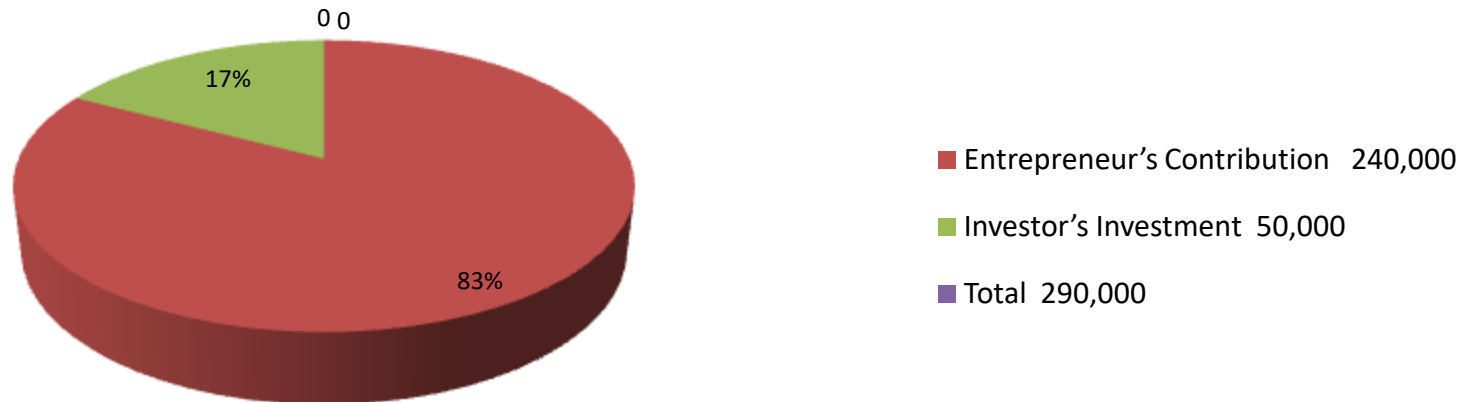
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Rice, Oil, Cosmetics, Biscuit, etc	8,000	240,000	2,880,000
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>
<b>Less Variable Expense</b>			
Rice, Oil, Cosmetics, Biscuit, etc	6,800	204,000	2,448,000
<b>Total variable Expense (B)</b>	<b>6,800</b>	<b>204,000</b>	<b>2,448,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Less Variable Expense</b>			
Rent		15,000	180,000
Electricity bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		50	600
Generator		250	3,000
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>22,400</b>	<b>268,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>13,600</b>	<b>163,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	5	2400	12,000	10	2400	24000	36,000
Dal	1	3200	3,200	0	0	0	3,200
Oil	80	100	8,000	80	100	8,000	16,000
Cosmetics	1	50000	50,000	1	5000	5,000	55,000
Stationary	1	20000	20,000	1	5000	5,000	25,000
Mobile Load	1	10000	10,000	1	5000	5,000	15,000
Biscuits	20	350	7,000	0	0	0	7,000
Cold Drinks	15	500	7,500	0	0	0	7,500
Others	1	22300	22,300	1	3000	3000	25,300
Security	0	0	100,000	0	0	0	100,000
<b>Total</b>	<b>125</b>	<b>108850</b>	<b>240,000</b>	<b>94</b>	<b>20500</b>	<b>50,000</b>	<b>290,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Rice, Oil, Cosmetics, Biscuit, etc	9,000	270,000	3240000	3402000	3572100
<b>Total Sales (A)</b>	9,000	270,000	3240000	3402000	3572100
<b>Less Variable Expense</b>					
Rice, Oil, Cosmetics, Biscuit, etc	7,650	229,500	2754000	2891700	3036285
<b>Total variable Expense (B)</b>	7,650	229,500	2754000	2891700	3036285
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,350</b>	<b>40,500</b>	<b>486000</b>	<b>510300</b>	<b>535815</b>
<b>Less Variable Expense</b>					
Rent		15,000	180,000	180,000	180,000
Electricity bill		500	6,000	6,500	7,000
Transportation		1,200	14,400	15,000	15,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Guard		50	600	600	600
Generator		250	3,000	3,000	3,000
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>22,900</b>	<b>271,800</b>	<b>276,100</b>	<b>277,400</b>
<b>Net Profit (E)= [C-D]</b>		<b>17,600</b>	<b>214,200</b>	<b>234,200</b>	<b>258,415</b>
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	<b>214,200</b>	<b>234,200</b>	<b>258,415</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		194,200	408,400
	<b>Total Cash Inflow</b>	264,200	428,400	666,815
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
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	194,200	408,400	646,815

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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নির্ভর  
নার...



Wonder  
the real cake

মেসার্স

জামাল এন্টারপ্রাইজ

হান্দকার গলি, এস.এস.কে রোড, ফেনী।

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জামাল এন্টারপ্রাইজ





# FAMILY PICTURE