

Proposed NU Business Name: **JAMIR UDDIN OIL & MIKE**



Project identification and prepared by: Md Nasir Uddin Sheikh
Chagal naiya, feni

Project verified by: Susanto kumar biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JAMIR UDDIN MOJUMDER
Age	:	20/01/1991(27Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Son 0 Daughter
No. of siblings:	:	02 Brother 02 Sisters
Address	:	Vill: East debpur, P.O: Chadgazi, P.S: Chagalniya 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	:	BIBI RAHIMA
(iii) Father's name	:	MD HARUN MOJUMDER
(iv) GB member's info	:	Branch: Mohamaya, Centre # 6/(Female), Member ID :1105/1, Group No: 01 Member since: 01-02-1988 (30Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 10,000/-
(v) Who pays GB loan installment	:	Mother
(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	:	no He has no training
Other Own/Family Sources of Income	:	Yes ,cng,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01838-059525
Mother's Contact No.	:	01858-037963
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI RAHIMA joined Grameen Bank since 30 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

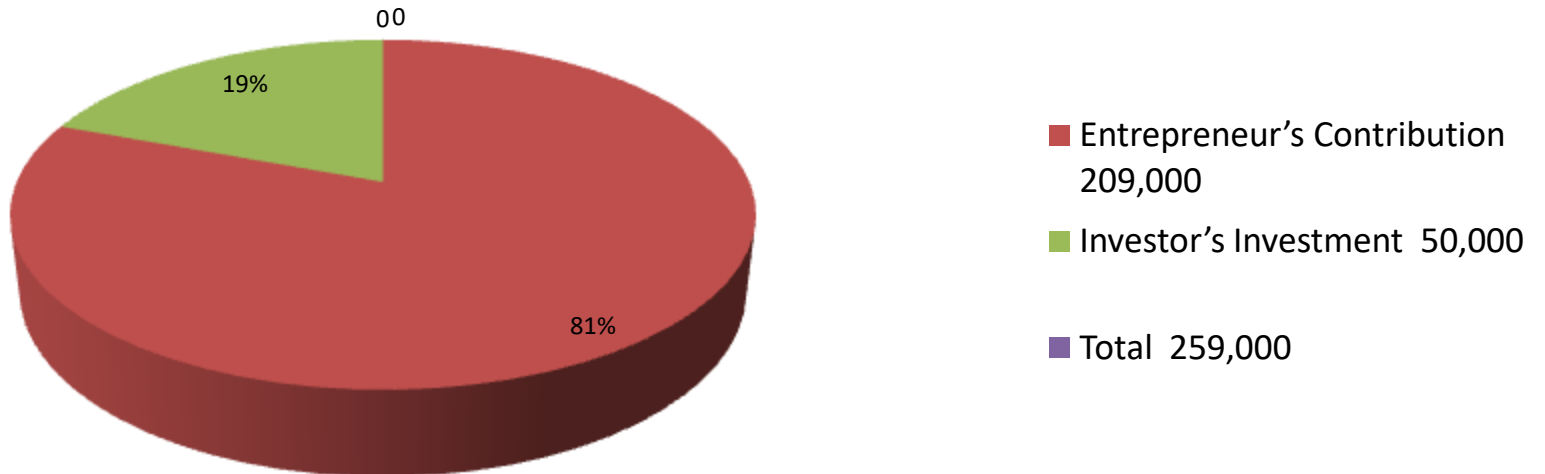
Business Name	:	JAMIR UDDIN OIL & MIKE
Location	:	Boktar hat bazar, chagalnaiya , Feni
Total Investment in BDT	:	BDT 2,59,000/-
Financing	:	Self BDT 2,09,000/- (from existing business) 81% Required Investment BDT50,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft. = 150 square ft
Security of the shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods mobil, octen, maike, battery etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. No employee.▪He is doing his business in Renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
mobil,octen,maike,battery etc.	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
mobil,octen,maike,battery etc.	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1400	16800
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7600	91200
Net Profit (E)= [C-D]		4400	52800

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
mobil	100	250	25,000	50	250	12,500	37,500
octen	1	20,000	20,000	1	9,500	9,500	29,500
mike	12	3,000	36,000	6	3,000	18,000	54,000
battary	6	8,000	48,000	1	10,000	10,000	58,000
machin	1	30,000	30,000			0	30,000
others	1	20,000	20,000			0	20,000
security	1	30,000	30,000			0	30,000
			0			0	0
			0			0	0
			0			0	0
Total	122	111250	209,000	58	22,750	50,000	259,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
mobil,octen,maike,battery etc.	2500	75000	900000	945000	992250
0	0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
mobil,octen,maike,battery etc.	2000	60000	720000	756000	793800
Total Variable Expense	2000	60000	720000	756000	793800
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		1400	16800	16800	16800
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7600	91200	91780	92369
Net Profit (E)= [C-D]		7400	88800	93240	97902
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	88,800	93240	97902
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68800	142040
	Total Cash Inflow	138,800	162,040	239,942
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	68,800	142,040	219,942

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Boktar hat
bazar, chagalnaiya , Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









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