

Proposed NU Business Name: ISMAIL FOL BITAN



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Dagonvuiyan Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:ISMAIL
Age	:	01-01-1982(35 Years)
Education, till to date	:	Class Three
Marital status	:	Married.
Children	:	02 sons,01 Daughter
No. of siblings:	:	03 Brothers,03 Sisters.
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LETE:NOZIBA KHATUN
(iii) Father's name	:	LETE: ABDUR ROB
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 18(Female), Member ID: 1205, Group No: 01 Member since: 1995 to 2003 (08Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT: 10,000, 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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	4years experience in running business. 04 years is won business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814311967
Family's Contact No.	:	01814311966
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

LETE:NOZIBA KHATUN joined Grameen Bank since 08 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture

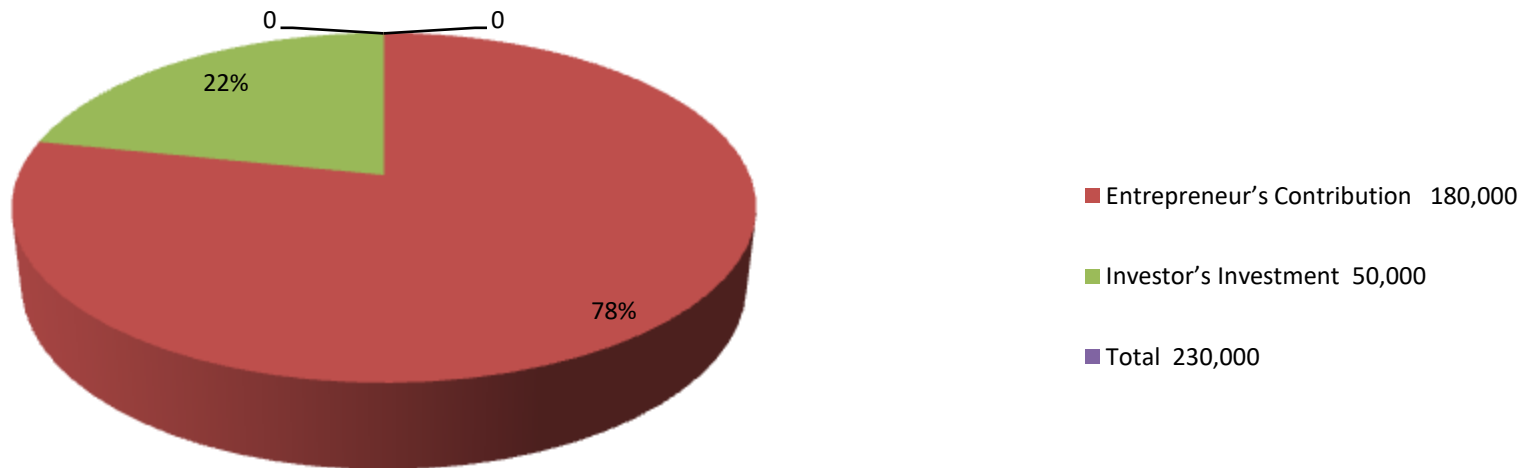
Proposed Nobin Udyokta Business Info

Business Name	:	ISMAIL FOL BITAN
Location	:	Chowdhury hat , Main road, Nohakhali.
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 180,000/-(from existing business)78% Required Investment BDT 50000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08ft*05ft=40 squireft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Softdrinks,Biscuites,Chipes etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Dagonbhuyain.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Softdrinks,Biscuites,Chipes etc.	2000	60000	720000
Total sales (A)	2000	60000	720000
Less Variable Exp.			
Softdrinks,Biscuites,Chipes etc.	1500	45000	540000
Total Variable exp. (B)	1500	45000	540000
Contribution Margin CM [C= (A-B)	500	15000	180000
less fixed exp.			
Rent		1500	18000
Electricity bill		250	3000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		100	1200
Gird		50	600
Generator		150	1800
Mobile bill		500	6000
total fixed cost (D)		8550	102600
Nit profit		6450	77400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Biscuits	0	0	10000	0	0	15000	25000
Chipes	0	0	5000	0	0	5000	10000
Softdrinks	0	0	20000	0	0	5000	25000
Lectrozen milk	0	0	5000	0	0	5000	10000
Cofegsonary	0	0	20000	0	0	15000	35000
Others	0	0	20000	0	0	5000	25000
Security	0	0	100000	0	0	0	100000
Total	0	0	180000	0	0	50000	230000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Softdrinks,Biscuites,Chipes etc.	3652	109560	1314720	1380456	1449478.8
Total Sales (A)	3652	109560	1314720	1380456	1449478.8
less variable Expenses					
Softdrinks,Biscuites,Chipes etc.	2739	82170	986040	1035342	1087109.1
Total variable Expenses (B)	2739	82170	986040	1035342	1087109.1
Contribution Margin (CM)= (A-B)	913	27390	328680	345114	362369.7
Less Fixed Expenses					
Rent		1500	18000	18000	18000
Electricity bill		500	6000	6200	6400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gird		50	600	600	600
Generator		150	1800	1800	1800
Mobile bill		700	8400	8600	8800
Total Fixed Cost		14500	174000	174600	175200
Net Profit (E) (C-D)		12890	154680	162414	170534.7
Investment Payback			20000	20000	20000

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

SR#	<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	154680	162414	170534.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		134,680	277,094
	Total Cash Inflow	204,680	297,094	447,629
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	20000	20000
3	Net Cash Surplus	134,680	277,094	427,629

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :04 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

