

Proposed NU Business Name: **PATOWARY ENTERPRIZE**



Project identification and prepared by: Md.Belal Hossain
Chagal naiya,feni

Project verified by: Shamsul Areain



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SAIFUL ISLAM
Age	:	04/10/1983 (34 Years)
Education, till to date	:	B S S
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	0 Brother 0Sisters
Address	:	Vill: North Kuhuma P.O:North Kuhuma Shantir Bazar, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. SALIMA KHATUN
(iii) Father's name	:	NUR AHMMED
(iv) GB member's info	:	Branch: Chagalnaiya, Centre # 23/(Female), Member ID:2135, Group No: 02 Member since: 05-07-2006-2012 (6 years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 0,00/-
(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	:	12 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01812-077140
Mother's Contact No.	:	01818-354536
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE.SALIMA KHATUN joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

Proposed Nobin Udyokta Business Info

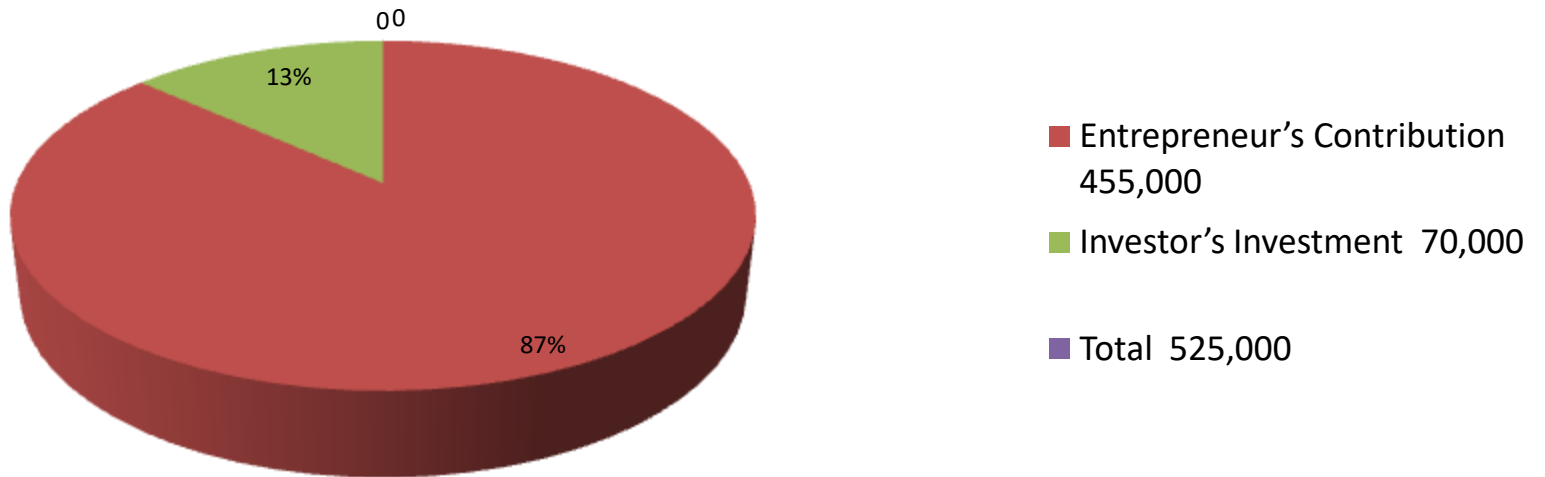
Business Name	:	PATOWARY ENTERPRIZE
Location	:	Main Road Chagalnaiya, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 5,25,250/-
Financing	:	Self BDT 4,55,250/- (From Existing Business) 87% Required Investment Bdt,70,000(as Equity) 13%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 10ft. = 200 Square Ft
Security Of The Shop	:	100,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Silinder Cng,Head cng,Dopar cng,Main shead.And Others. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing 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
Revnue (Sale)			
Silinder Cng,Head cng,Dopar cng.And Others.	2800	84000	1008000
	0	0	0
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Silinder Cng,Head cng,Dopar cng.And Others.	2240	67200	806400
Total Variable Expense	2240	67200	806400
Contributon Margin (CM) [C=(A-B)]	560	16800	201600
Less Fixed Expense			
Rent		5000	60000
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		300	3600
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		11900	142800
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Silender cng	36,000	36,000	72,000
Head cng	57,200	26,000	83,200
Dopar cng	61,200	8,000	69,200
Class bari	26,400		26,400
Main sed	36,250	0	36,250
Gear	33,300	0	33,300
Class bari chamber	18,400	0	18,400
Kem.chamber	24,000	0	24,000
Megnet bari	62,500	0	62,500
security	100,000	0	100,000
Total	455,250	70,000	525,250



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Silinder Cng,Head cng,Dopar cng.And Others.	3300	99000	1188000	1247400	1309770
0	0	0	0	0	0
Total Sales(A)	3300	99000	1188000	1247400	1309770
Less Variable Expense (B)					
Silinder Cng,Head cng,Dopar cng.And Others.	2640	79200	950400	997920	1047816
Total Variable Expense	2640	79200	950400	997920	1047816
Contributon Margin (CM) [C=(A-B)]	660	19800	237600	249480	261954
Less Fixed Expense					
Rent		5000	60000	60000	60000
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		11900	139200	139780	140369
Net Profit (E)= [C-D]		7900	94800	99540	104517
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	94,800	99540	104517
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66800	138340
	Total Cash Inflow	164,800	166,340	242,857
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	66,800	138,340	214,857

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; Main Road Chagalnaiya,
Chagal Naiya, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







