

Proposed NU Business Name: **JOYNAL HOTEL**



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Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JOYNAL ABEDIN
Age	:	01-05-1983(35 Years)
Education, till to date	:	Class-SSC
Marital status	:	Married
Children	:	03 Sons
No. of siblings:	:	03 Sisters, 01 Brother
Address	:	Vill:North Solia, P.O:Solia, P.S: Porshuram, 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	:	REZIA AKTER
(iii) Father's name	:	BACCU MIAH
(iv) GB member's info	:	Branch: Porshuram, Centre # 28(Female), Member ID:3570, Group No: 08 Member since: 03-05-2007-2012 First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan:
(v) Who pays GB loan installment	:	No
(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	:	10years experience in running business. No
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819046169
Mother's Contact No.	:	01812539416
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REZIA AKTER joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

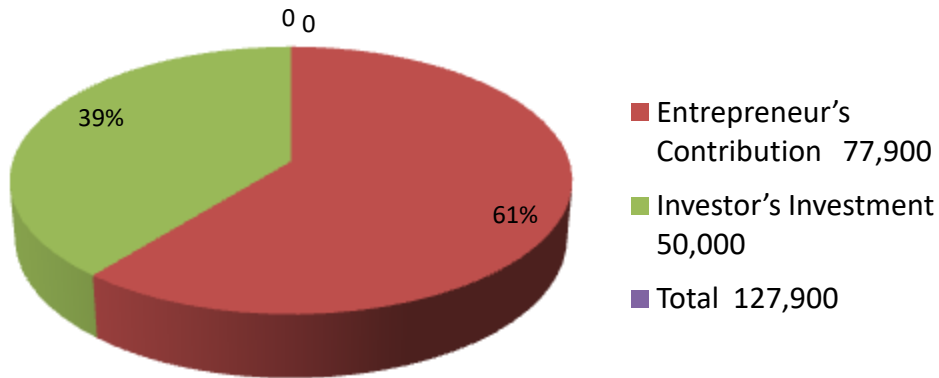
Business Name	:	JOYNAL ABEDIN
Location	:	Dakbangla mor ,Porshuram,Feni.
Total Investment in BDT	:	BDT 127,900/-
Financing	:	Self BDT 77,900(from existing business) 61% Required Investment BDT,50,000(as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 40 ft. = 800square ft
Security of the shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;rice,suger,dal,oil,milk,tea,others..▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 04 employee.▪He is doing his business in Rant place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
rice,sugar,flour,dal,oil,milk,potato,others	8000	240000	2880000
	0	0	0
Total Sales(A)	8000	240000	2880000
Less Variable Expense (B)			0
rice,sugar,flour,dal,oil,milk,potato,others	6400	192000	2304000
Total Variable Expense	6400	192000	2304000
Contributon Margin (CM) [C=(A-B)]	1600	48000	576000
Less Fixed Expense			
Rent		900	10800
Electric Bill		2000	24000
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		12000	144000
Entertainment		200	2400
Guard		0	0
Generator		500	6000
Mobile Bill		300	3600
Total Fixed Cost (D)		22900	274800
Net Profit (E)= [C-D]		25100	301200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice	3	2,500	7,500			20,000	27,500
sugar	2	2,500	5,000			0	5,000
flour	3	1,500	4,500			10,000	14,500
dal	3	1,800	5,400			10,000	15,400
oil	5	1,200	6,000			10,000	16,000
milk	5	2,000	10,000			0	10,000
tea	20	300	6,000			0	6,000
potato	2	1,000	2,000			0	2,000
onion	1	1,500	1,500			0	1,500
security+others			30,000			0	30,000
Total	44	14300	77,900	0	0	50,000	127,900



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
rice,sugar,flour,dal,oil,milk,potato,others	9000	270000	3240000	3402000	3572100
0	0	0	0	0	0
Total Sales(A)	9000	270000	3240000	3402000	3572100
Less Variable Expense (B)					
rice,sugar,flour,dal,oil,milk,potato,others	7200	216000	2592000	2721600	2857680
Total Variable Expense	7200	216000	2592000	2721600	2857680
Contributon Margin (CM) [C=(A-B)]	1800	54000	648000	680400	714420
Less Fixed Expense					
Rent		900	10800	10800	10800
Electric Bill		2000	24000	24300	24600
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		12000	144000	144000	144000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		500	6000	6000	6000
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		22900	268800	270400	272060
Net Profit (E)= [C-D]		31100	373200	391860	411453
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	373,200	391860	411453
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		353200	725060
	Total Cash Inflow	423,200	745,060	1,136,513
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	353,200	725,060	1,116,513

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dakbangla
mor, Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



















FAMILY PICTURE

