

Proposed NU Business Name: **FATEMA ELECTRIC AND VANGGARI BUSINESS**



Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JAMAL HOSSAIN
Age	:	13-08-1996(22 Years)
Education, till to date	:	JSC
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	04 Brothers
Address	:	Vill: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	:	FATEMA KHATUN
(iii) Father's name	:	SAFIQUR RAHMAN
(iv) GB member's info	:	Branch: Porshuram, Centre # 29(Female), Member ID:4795, Group No: 08 Member since: 18-10-2005-2017(12Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- 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	:	02years experience in running business. Yes(2years)
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01622-983440
Mother's Contact No.	:	01854-463169
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA KHATUN joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

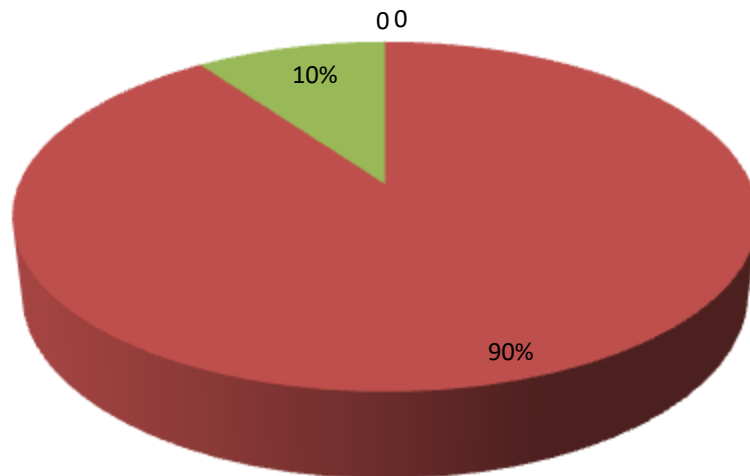
Proposed Nobin Udyokta Business Info

Business Name	:	FATEMA ELECTRIC AND VANGGARI BUSINESS
Location	:	Chitholia, Porshuram, Feni.
Total Investment in BDT	:	BDT 506,000/-
Financing	:	Self BDT 456,000(from existing business) 90% Required Investment BDT,50,000(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft. = 200square 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 like;rice bag,oil tin,balb,swice,iron,others..▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 4employee.▪He is doing his business in rant place.▪Collects goods from Porshuram.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
rice bag,oilteen,bulb,swice,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
rice bag,oilteen,bulb,swice,others	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		700	8400
Electric Bill		100	1200
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		6000	72000
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		12400	148800
Net Profit (E)= [C-D]		1100	13200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice bag	7,000	40	280,000			25,000	305,000
oil teen	2,000	50	100,000			25,000	125,000
bulb	100	30	3,000			0	3,000
swice	50	20	1,000			0	1,000
iron vanggari	100	20	2,000			0	2,000
poltri food bag	2,000	10	20,000			0	20,000
others	0	0	20,000			0	20,000
security	0	0	30,000			0	30,000
						0	0
						0	0
Total	11250	170	456,000	0	0	50,000	506,000



- Entrepreneur's Contribution 456,000
- Investor's Investment 50,000
- Total 506,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
rice bag,oilteen,bulb,swice,others	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		100	1200	1500	1800
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		6000	72000	72000	72000
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		12400	148800	149320	149846
Net Profit (E)= [C-D]		3350	40200	42210	44321
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	40,200	42210	44320.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		20200	42410
	Total Cash Inflow	90,200	62,410	86,731
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	20,200	42,410	66,731

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

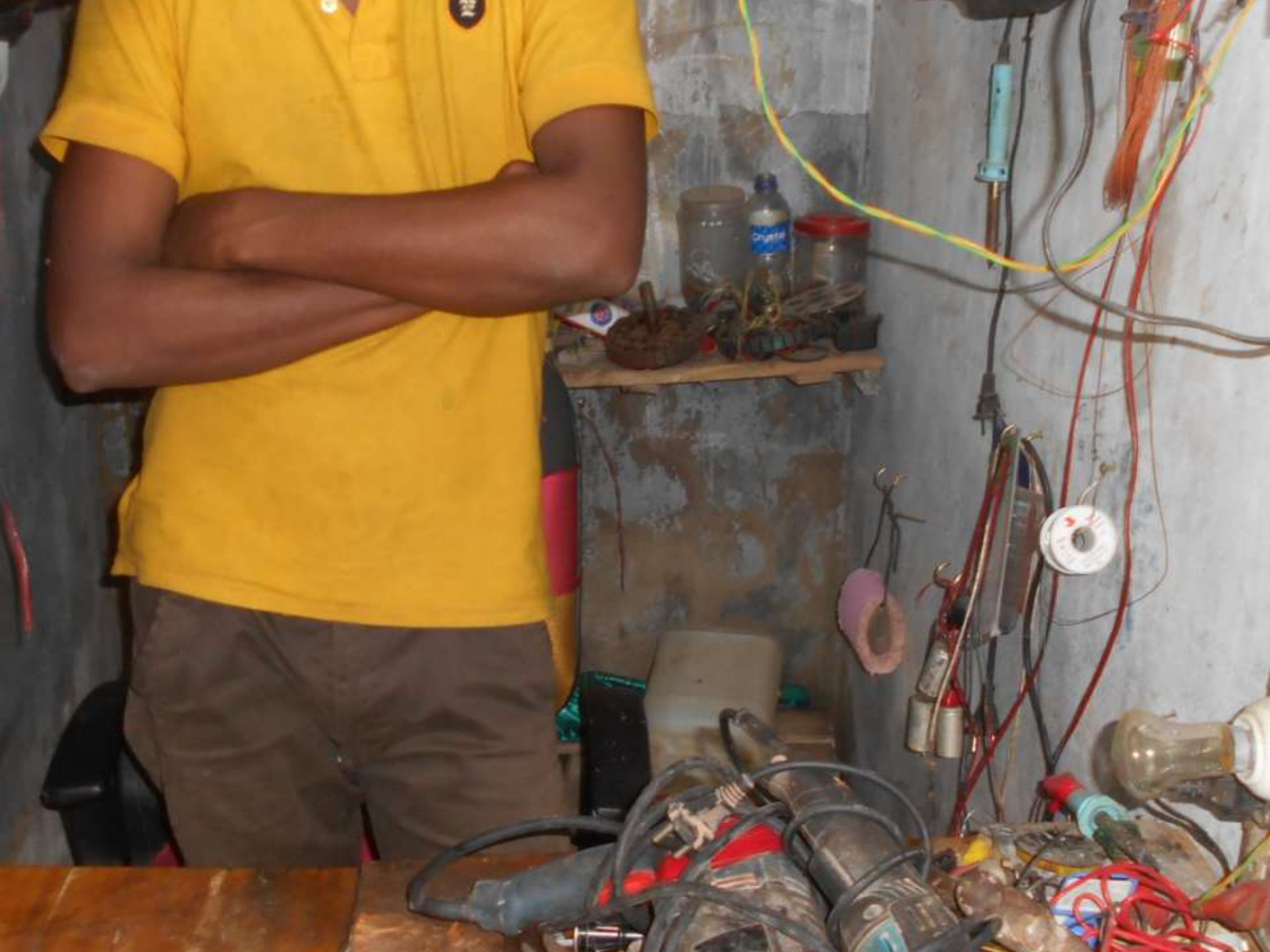
Huge demand in the community
Location of shop;Hospital
mor, Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









HER SHISH
Mustard Oil
শেহ আনন্দ তৈল

GOMER SHISH
Pure Mustard Oil
শেহ আনন্দ তৈল

GOMER SHISH
Pure Mustard Oil
শেহ আনন্দ তৈল

চাঁদ তারা মার্কা
শরিষার তৈল
শেহ আনন্দ তৈল

PURE MUSTARD OIL

চাঁদ তারা মার্কা
শরিষার তৈল
শেহ আনন্দ তৈল

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শেহ আনন্দ তৈল







সরিষার তেল
সরিষার তেল

REFINED SOYABEAN OIL
10 লিটার
DAUDIA OIL MILLS
125, GABRIEL QUINCY PARK, PHULI, 6213-7301

প্রভাতী
ফ্যাট হাইট সয়াবিন তেল

চাঁদ মার্কা
ফ্যাট হাইট সয়াবিন তেল
মহাদিয়ারা অয়েল মিলস

Uganda

উৎসর্গ

নীল মার্কা
সরিষার তেল
শ্রদ্ধাকারক
বাংলাদেশ অয়েল মিলস
জগত বাজার, প্রাচীনবাড়িয়া

সুসমা
সুসমা
সুসমা

তেল
100% ফ্যাট সঠিক
সমা থেকে উপাদান
Nutrition Facts
Amount Per Serving
Total Fat 100g
Sodium 100mg
Total Crude Fat 100g
Saturated Fat 10g
Trans Fat 0g
Cholesterol 100mg
Dietary Fiber 10g
Sugars 10g
Protein 10g
% Daily Value
Total Fat 20%
Sodium 20%
Total Crude Fat 20%
Saturated Fat 20%
Trans Fat 0%
Cholesterol 20%
Dietary Fiber 20%
Sugars 20%
Protein 20%

গমের শীষ
বিশ্ব সরিষার তেল
বিশ্ব সরিষার তেল
বিশ্ব সরিষার তেল

M
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FAMILY PICTURE

