

Proposed NU Business Name: YOUSUF ENTERPRISE



Project identification and prepared by: Md. Belal Hossen
Chagolnaya Unit, Fani

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	YOUSUF
Age	:	21-02-1983 (34 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	0 Son & 01 Daughter
No. of siblings:	:	05 Brothers & 03 Sisters
Address	:	Vill: Uttor Khuhuma, P.O: Shantir Bazar, P.S: Chagolnya, Dist: Fani.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	OWAS KHATUN
(iii) Father's name	:	ABDUL ROUF
(iv) GB member's info	:	Branch: Shuvopur, Centre # 08 (Female), Member ID: 1532/1, Group No: 06 Member since :25-03-2008-2013 (05 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	08 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.	:	01862-676575
Mother's Contact No.	:	01832308005
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Fani.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

OWAS KHATUN joined Grameen Bank since 05 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	:	YOUSUF ENTERPRISE
Location	:	Mosjid Road ,chagolnya, Fani
Total Investment in BDT	:	BDT 4,00,000/-
Financing	:	Self BDT 3,30,000/-(from existing business) 83% Required Investment BDT 70,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16 ft x 14 ft= 224 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Fani.▪Average 20 % gain on sales.▪The Shop is rented.▪Agreed grace period is 3 months.

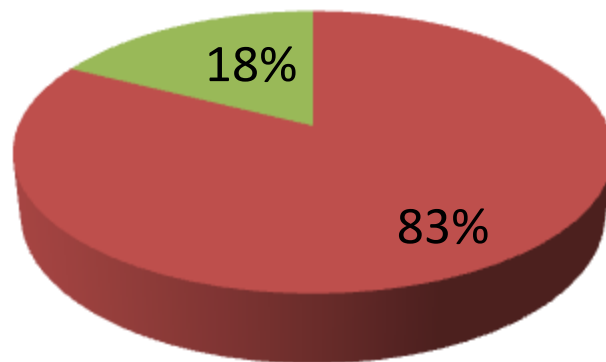
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Big Knife, Midum Knife, axe, Fish, Leaf ETC	3400	102000	1224000
Total Sales(A)	3400	102000	1224000
Less Variable Expense (B)			0
Big Knife, Midum Knife, axe, Fish, Leaf ETC	2720	81600	979200
Total Variable Expense	2720	81600	979200
Contributon Margin (CM) [C=(A-B)]	680	20400	244800
Less Fixed Expense			
Rent		8000	96000
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		300	3600
Gard		50	600
Generator		150	1800
Mobil Bill		300	3600
Total Fixed Cost (D)		14800	177600
Net Profit (E)= [C-D]		5600	67200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sutali	900	70	63000	420	70	29400	92400
Rexin	30	4700	141000	8	4700	37600	178600
Ploithin	100	160	16000			0	16000
Security			100000			0	100000
Others			10000			3000	13000
Total	100		330000	428		70,000	400,000

Source of Finance



- Entrepreneur's Contribution 330,000
- Investor's Investment 70,000
- Total 400,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Sutoly,Rexin,Polithin ETC	3500	105000	1260000	1323000	1389150
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Sutoly,Rexin,Polithin ETC	2800	84000	1008000	1058400	1111320
Total Variable Expense	2800	84000	1008000	1058400	1111320
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		8000	96000	96000	96000
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gard		50	600	600	600
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		14800	175800	176500	177215
Net Profit (E)= [C-D]		6200	74400	78120	82026
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	74,400	78120	82026
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		46400	96520
	Total Cash Inflow	144,400	124,520	178,546
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	46,400	96,520	150,546

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

