

## Proposed NU Business Name: **Deoyan Travels**



Project identification and prepared by: Md. Aminul Islam,  
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>Md. Mozammel Haque</b>
Age	:	12-06-1988 (28 Years)
Education, till to date	:	Diploma
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Dakait Mara P.O: Konra P.S: Nagorpur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>Khaleda Aktar</b>
(iii) Father's name	:	<b>Farad Ali</b>
(iv) GB member's info	:	Branch: Pakutiya , Nagorpur, Centre # 52 (Female), Member ID: 3922, Group No: 02 Member since: 30.09.1995(22 Years) First loan: BDT 5000 /- Outstanding loan:32187
Further Information:		
(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

## ***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	:	10 years experience in running business. He has no years training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710203344
Family's Contact No.	:	01974830930
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Khaleda Aktar** joined Grameen Bank since 22 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Deoyan Travels</b>
Location	:	Pakull ,Mirjapur, Tangail.
Total Investment in BDT	:	BDT 495000/-
Financing	:	Self BDT 445000/- (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	:	10 ft x 08ft= 80 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Ticket etc.</li><li>▪The business is operating by entrepreneur. Existing 5 employee.</li><li>▪The shop is not Own.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

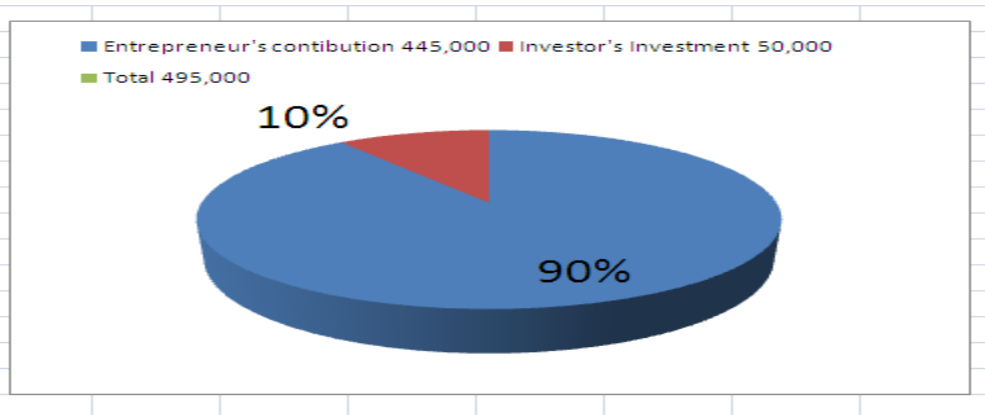
Particular		Monthly	Yearly
<b>Revenue (sales)</b>			
Internet , Travels Agency		73,000	876,000
<b>Total Sales (A)</b>		<b>73,000</b>	<b>876,000</b>
<b>Less. Variable Expense</b>			
<b>Total variable Expense (B)</b>		<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>73,000</b>	<b>876,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		1500	18,000
Transportation		500	6,000
Mobile Bill		300	3,600
Guard		50	600
Branduth		24000	288,000
Entertainment		300	3,600
Salary (sttaf)		30,000	360,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>63,150</b>	<b>757,800</b>
<b>Net Profit (E) [C-D]</b>		<b>9,850</b>	<b>118,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sarver	300,000	0	300,000
Computer	15,000	0	15,000
Spaisar	100,000	0	100,000
Cable	30,000	50,000	80,000
<b>Total</b>	<b>445,000</b>	<b>50,000</b>	<b>495,000</b>

## Source of Finance

Entrepreneur's contibution 445,000	445,000
Investor's Investment 50,000	50,000
<b>Total 495,000</b>	



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
<b>Revenue (sales)</b>				
Internet , Travels Agency	0	82,000	984,000	1,033,200
<b>Total Sales (A)</b>	<b>0</b>	<b>82,000</b>	<b>984,000</b>	<b>1,033,200</b>
<b>Less. Variable Expense</b>				
<b>Total variable Expense (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>0</b>	<b>82,000</b>	<b>984,000</b>	<b>1,033,200</b>
<b>Less. Fixed Expense</b>				
Rent		1,500	18,000	18,000
Electricity Bill		1500	18,000	18,000
Transportation		500	6,000	6,000
Mobile Bill		450	5,400	5,400
Entertainment		300	3,600	3,600
Salary (sttaf)		30,000	360,000	360,000
Salary (self)		5,000	60,000	60,000
Guard		50	600	600
Branduth		24,000	288,000	288,000
<b>Total Fixed Cost</b>		<b>63,300</b>	<b>759,600</b>	<b>759,600</b>
<b>Net Profit (E) [C-D)</b>		<b>18,700</b>	<b>224,400</b>	<b>273,600</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	224,400	273,600
1.3	Depreciation (Non cash item)	288,000	288,000
1.4	Opening Balance of Cash Surplus		482,400
	<b>Total Cash Inflow</b>	<b>562,400</b>	<b>1,044,000</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>482,400</b>	<b>1,014,000</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE

