

Proposed NU Business Name: **MODIN ENTERPRISES**



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Project verified by Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD UZZAL MIA
Age	:	13-04-1987(30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son & 01Doughater
No. of siblings:	:	4 Brothers 1 Sister
Address	:	Vill: Molied, P.O: TanagraP.S: Sreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST KHOSEDA
(iii) Father's name	:	MODIN HOSSEN
(iv) GB member's info	:	Branch: Tanagra, Sreepur, Centre # 4 (Famale), Member ID:8592 Group No: 02 Member since: 15/03/2012(05Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nill
(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	:	10 years experience in 10 Years running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01910-042594
Mother's Contact No.	:	01947-349059
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST KHOSEDA joined Grameen Bank since 08 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	:	MODIN ENTERPRISES
Location	:	M C Bazar, Sreepur, Gazipur
Total Investment in BDT	:	BDT 4,60,000/-
Financing	:	Self BDT 4,00,000/- (from existing business) 87% Required Investment BDT 60,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10ft = 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing goods like; Soft Drinks, Fruit, Juice, Biscuit etc. ▪ Average 15% gain on sale. ▪ The business is operating by entrepreneur. Existing 01 employees. After getting equity fund 1 employ will be appointed. ▪ The shop is Rented. ▪ Collects goods from Mawna. ▪ Agreed grace period is 3 months.

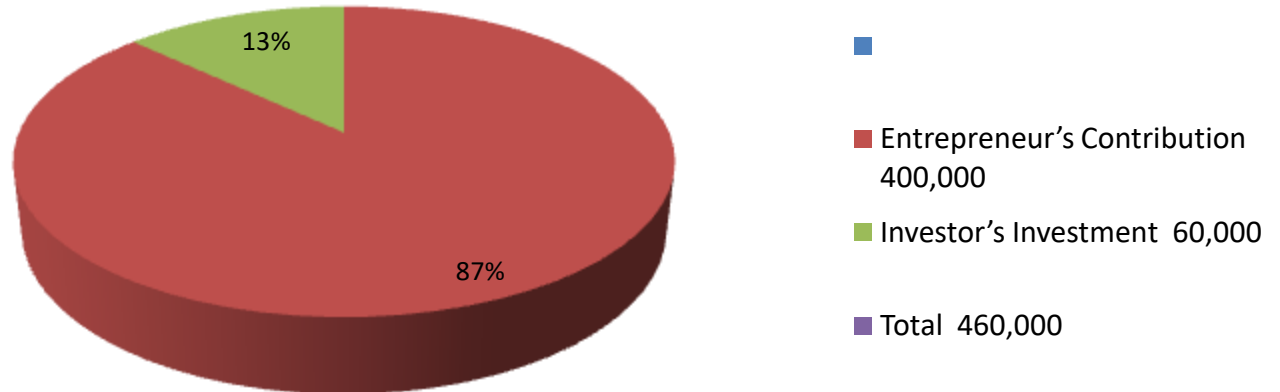
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft Drinks , Fruit , Juice ,Biscuit etc.	5,000	1,50,000	1,800,000
Total Sales (A)	5,000	1,50,000	1,800,000
Less. Variable Expense			
Soft Drinks , Fruit , Juice ,Biscuit etc.	4,250	1,27,500	1,530,000
Total variable Expense (B)	4,250	1,27,500	1,530,000
Contribution Margin (CM) [C=(A-B)	7,50	22,500	2,70,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity bill		1,000	3,000
Transportation		5,00	6,000
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Entertainment		2,00	2,400
Mobile Bill		2,00	2,400
Total fixed Cost (D)		12,900	1,64,800
Net Profit (E) [C-D)		9,600	1,15,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drinks (25x 550)	13,750	16,500	20,250
Fruit (10x 600)	6,000	6,000	12,000
,Biscuit (10x 650)	6,500	13,000	19,500
Chips (10x 990)	9,900	9,900	19,800
Others	13,850	14,600	28,450
Security	3,50,000		3,50,000
Total	4,00,000	60,000	4,60,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soft Drinks , Fruit , Juice ,Biscuit etc.	8000	240000	2880000	3024000	3175200
Total Sales(A)	8000	240000	2880000	3024000	3175200
Less Variable Expense (B)					
Soft Drinks , Fruit , Juice ,Biscuit etc.	6800	204000	2448000	2570400	2698920
Total Variable Expense	6800	204000	2448000	2570400	2698920
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent		3,000	36000	36000	36000
Electric Bill		1,500	18000	216000	2592000
Transportaion		1,000	12000	12600	13230
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		6,000	72000	72000	72000
Entertainment		700	8400	8400	8400
Guard		800	9600	9600	9600
Generator			0	0	0
Mobile Bill			0	0	0
Total Fixed Cost (D)		18000	216000	414600	2791230
Net Profit (E)= [C-D]		18000	216000	226800	238140
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	216,000	226800	238140
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		192000	394800
	Total Cash Inflow	276,000	418,800	632,940
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	192,000	394,800	608,940

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

