

Proposed NU Business Name: **MODINA ENTERPRIZE**



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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	:	Four years experience in Own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01823381963
Father's Contact No.	:	01811915937
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

OGIFA KHATUN joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

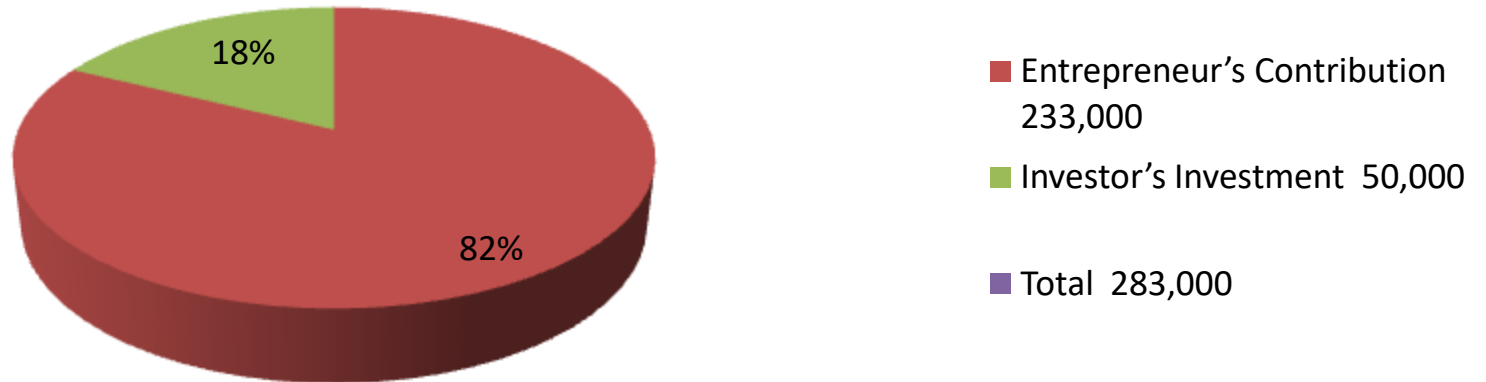
Proposed Nobin Udyokta Business Info

Business Name	:	MODINA ENTERPRIZE
Location	:	Hashpatal choumuri, Porshuram
Total Investment in BDT	:	BDT 283,000/-
Financing	:	Self BDT 233000/- (from existing business) 82 % Required Investment BDT 50,000/-(as equity) 18%
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 Silver pipe,Color pot,burnishGrossaries,Bucket,Metalex ,plastic item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in rent place.▪Collects goods from Feni▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Silver pipe,Color pot,burnishGrossaries,Bucket,Metalex ,plastic item etc.	3200	96000	1152000
	0	0	0
Total Sales(A)	3200	96000	1152000
Less Variable Expense (B)			0
Silver pipe,Color pot,burnishGrossaries,Bucket,Metalex ,plastic item etc.	2720	81600	979200
Total Variable Expense	2720	81600	979200
Contributon Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
Rent		1500	18000
Electric Bill		200	2400
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		50	600
Generator		150	1800
Mobile Bill		500	6000
Total Fixed Cost (D)		9700	116400
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
silver pipe			40,000			50,000	90,000
Burnish Grossaries			20,000			0	20,000
Bucket			10,000			0	10,000
still pipe			40,000			0	40,000
Metalex			40,000			0	40,000
Others			53,000				53,000
Security			30,000			0	30,000
			0			0	0
			0			0	0
			0			0	0
	0	0	233,000	0	0	50,000	283,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Silver pipe,Color pot,burnishGrossaries,Bucket,Metalex ,plastic item etc.	3700	111000	1332000	1398600	1468530
0	0	0	0	0	0
Total Sales(A)	3700	111000	1332000	1398600	1468530
Less Variable Expense (B)					
Straw, Bran, Medicine etc	3145	94350	1132200	1188810	1248251
Total Variable Expense	3145	94350	1132200	1188810	1248251
Contributon Margin (CM) [C=(A-B)]	555	16650	199800	209790	220280
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		200	2400	2700	3000
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		50	600	600	600
Generator		150	1800	1800	1800
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		9700	114600	116200	117860
Net Profit (E)= [C-D]		6950	83400	87570	91949
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	83,400	87570	91948.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		63400	130970
	Total Cash Inflow	133,400	150,970	222,919
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	63,400	130,970	202,919

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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









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FAMILY PICTURE

