

Proposed NU Business Name: FAREA ENTERPRISE



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Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	RASHEL MEA
Age	:	01-05-1997 (20 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	nil
No. of siblings:	:	02 Brothers
Address	:	Vill:Bashneigi P.O:Birtara P.S:Dhanbari 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	:	MOST : HAMIDA
(iii) Father's name	:	MD: AFJAL HUSHEN
(iv) GB member's info	:	Branch:Kendua , Centre # 29 (Female), Member ID: 2581/1, Group No: 03 Member since: 2013- raning(04Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 70,000 Outstanding loan: 40,000.
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01982-902539
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: HAMIDA Joined Grameen Bank Since 04 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	FAREA ENTERPRISE
Location	:	Kendua bazar ,dhanbari, Tangail
Total Investment in BDT	:	BD 203,000
Financing	:	Self BDT 153,000(from existing business) 69% Required Investment BDT 50,000(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 20 ft= 400 Square ft
Security of the shop	:	00 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes; poison, urea, tsp Etc.▪Average 5% gain on sale.▪The business is operating by entrepreneur. Existing 0 Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

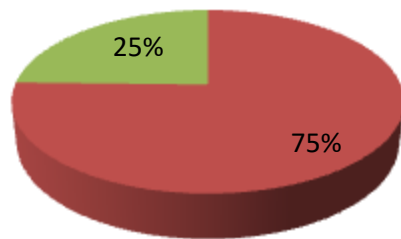
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
poison, urea, tsp Etc	10,000	300,000	3600,000
Total Sales (A)	10,000	300,000	3600,000
Less. Variable Expense			
poison, urea, tsp Etc	9,500	285,000	3420,000
Total variable Expense (B)	9,500	285,000	3420,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		600	7200
Electricity Bill		200	2400
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		0	0
Transportation		1000	12,000
Entertainment		500	6,000
Gad		100	1,200
Genaretor		300	3600
Bank service Charge		0	0
Total fixed Cost (D)		7,900	94,000
Net Profit (E) [C-D]		7,100	85,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
poison			7,000			20,000	27,000
urea	170b	775	131,000			30,000	161,000
tsp	10b	1500	15,000				15,000
othars	0	0	0		0	0	0
security			0		0	0	0
Total			153,000			50,000	203,000

Source of Finance



- Entrepreneur's Contribution
153,000
- Investor's Investment 50,000
- Total 203,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
poison, urea, tsp Etc	12,000	360,000	4320,000	4536,000
Total Sales (A)	12,000	360,000	4320,000	4536,000
Less. Variable Expense				
poison, urea, tsp Etc				
	11,400	342,000	4104,000	4309,200
Total variable Expense(B)	11,400	342,000	4104,000	4309,200
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800
Less. Fixed Expense				
Rent		600	7200	7200
Electricity Bill		200	2400	2400
Mobile Bill		300	3600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		2000	24,000	25,000
Entertainment		500	6,000	6,000
Ganeretor		300	3600	3600
Gad		100	12,00	2000
Salary(staff)		0	00	0
Total Fixed Cost		9,000	108,000	110,200
Net Profit (E) [C-D)		9,000	108,000	116,600
Investment Payback			30,000	30,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	108,000	116,600
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		78,000
	Total Cash Inflow	158,000	194,600
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)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	78,000	164,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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

