

**Proposed NU Business Name: SYEF UDDIN COOLING CORNER**



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Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>SYEF UDDIN</b>
Age	:	03-02-1983(34 Years)
Education, till to date	:	Class four
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	03 Brothers 02 Sister
Address	:	Villi: Omorpur, P.O: Silonya, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fath <input type="checkbox"/>
(ii) Mother's name	:	<b>HANESA BEGUM</b>
(iii) Father's name	:	<b>SAHA ALOM</b>
(iv) GB member's info	:	Branch:Jayloskor , Centre # 15 (Female), Member ID: 8595, Group No:03 Member since: 18/12/1997(20 years,(running) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: 9200
(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	:	5 years experience in running business. He has 03 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01864-721804
Mother's Contact No.	:	01882-256047
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HANESA BEGUM** joined Grameen Bank since 20 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	:	<b>SYEF UDDIN CULLING CORNER</b>
Location	:	Omorpur Bazar, Dagonvuiyan.Feni.
Total Investment in BDT	:	BDT 149250/-
Financing	:	Self BDT 99,250/-(from existing business) 66% Required Investment BDT 50,000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security of the shop	:	30,000/=
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Culling corner etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 01employees. After getting equity fund 1 will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Silonyia.</li><li>▪Agreed grace period is 3 months.</li></ul>

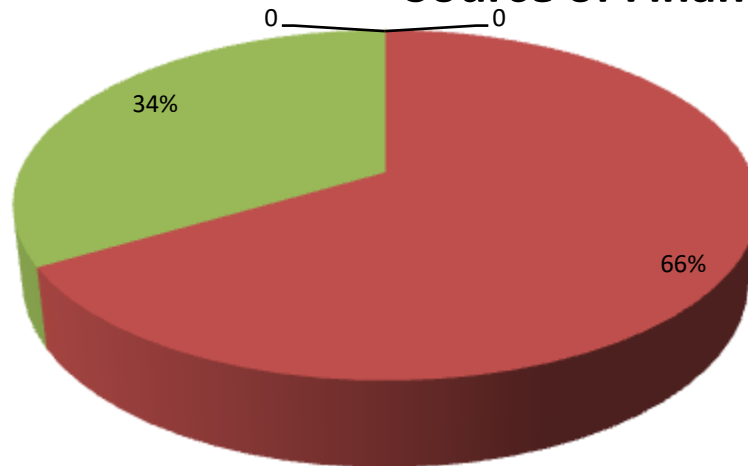
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Culling corner etc	4000	120000	1440000
<b>Total sales (A)</b>	4000	120000	1440000
<b>Less Variable Exp.</b>			
Culling corner etc	2800	84000	1008000
<b>Total Variable exp. (B)</b>	2800	84000	1008000
<b>Contribution Margin CM [C= (A-B)]</b>	1200	36000	432000
<b>less fixed exp.</b>			
Rent		1500	18000
Electricity bill		350	4200
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		200	2400
Gird		0	0
Generator		0	0
Mobile bill		500	6000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chipes	0	0	5000	0	0	0	5000
Coldrinks	0	0	10000	0	0	10000	20000
Weat	5	1850	9250	0	0	11100	20350
Oil	80L	70	5600	0	0	7000	12600
Condesmilk	0	0	5000	0	0	3500	8500
Mum pani	0	0	5000	0	0	0	5000
Suger	2B	2050	4100			4100	8200
Dal	2B	2050	4100			12300	16400
Tea	0		1200			2000	3200
Others	0		20000				20000
Security			30000				30000
<b>Total</b>			<b>99250</b>			<b>50000</b>	<b>149250</b>

### Source of Finance



- Entrepreneur's Contribution 99,250
- Investor's Investment 50,000
- Total 149,250

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Culling corner etc	4650	139500	1674000	1757700	1845585
<b>Total Sales (A)</b>	4650	139500	1674000	1757700	1845585
less variable Expenses					
Culling corner etc	3255	97650	1171800	1230390	1291909.5
Total variable Expenses (B)	3255	97650	1171800	1230390	1291909.5
<b>Contribution Margin (CM)= (A-B)</b>	1395	41850	502200	527310	553675.5
<b>Less Fixed Expenses</b>					
Rent		1500	18000	18000	18000
Electricity bill		500	6000	6200	6400
Transportation		700	8400	8600	8800
Salary (self)		5000	60000	62000	64000
Salary(staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
<b>Total Fixed Cost</b>		18600	223200	225800	228400
<b>Net Profit (E) (C-D)</b>		23250	279000	292950	307597.5
Investment Breakdown					



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

SR#	<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	<b>279000</b>	<b>292950</b>	<b>307597.5</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		259,000	531,950
	<b>Total Cash Inflow</b>	<b>329,000</b>	<b>551,950</b>	<b>839,548</b>
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>259,000</b>	<b>531,950</b>	<b>819,548</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 20 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

