

Proposed NU Business Name: **YOUSUB FAL BITAN**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAZI IBRAHIM
Age	:	4-12-1997(20 Years)
Education, till to date	:	Class Ten.
Marital status	:	Unmarried.
Children	:	N/A
No. of siblings:	:	01 Brother,02Sisters
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAYHANAZ BEGUM
(iii) Father's name	:	HAFEZ YOUSUB
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 27(Female), Member ID: 6528, Group No: 05 Member since: 2000 to 2006 (06Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 50,000, Outstanding loan:Nil
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	No years experience in running business. 02 years is won business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815727946
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

RAYHANAZ BEGUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

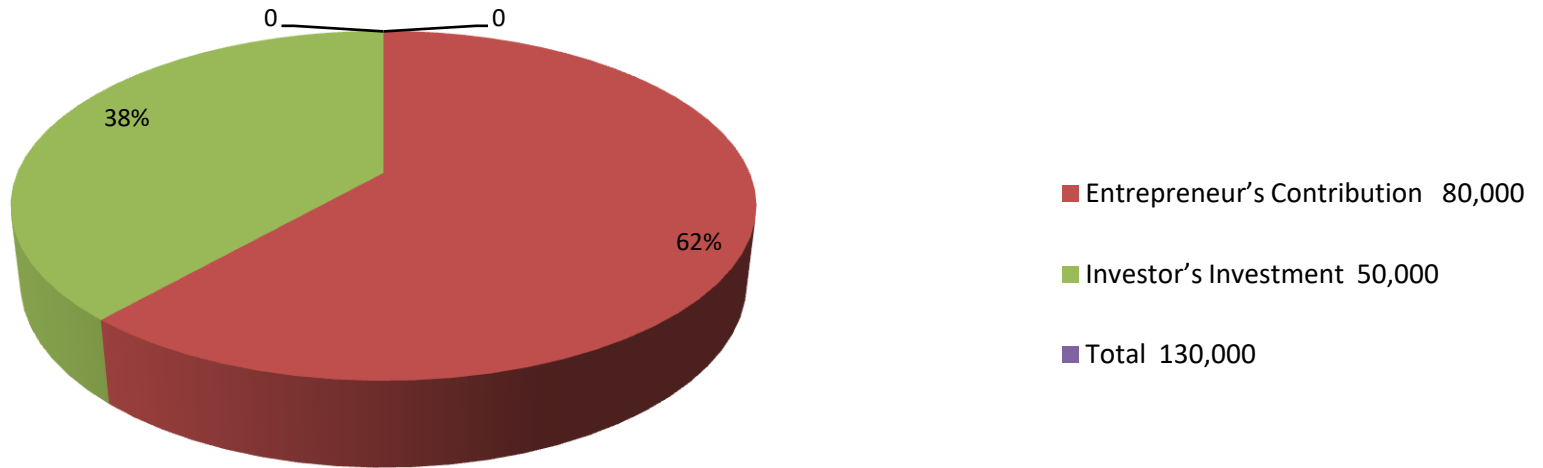
Proposed Nobin Udyokta Business Info

Business Name	:	YOUSUB FAL BITEN
Location	:	Main road,Chowdharyhat, Nohakhali.
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft*8ft=80squareft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cold drinks,Chips,Biscutes,Fal, Others items etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Chowdhury hat.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cold drinks,Chips,Biscutes,Frutes,Confagsonary	2,500	75000	900000
Total sales (A)	2500	75000	900000
Less Variable Exp.			
Cold drinks,Chips,Biscutes,Frutes,Confagsonary	2000	60000	720000
Total Variable exp. (B)	2000	60000	720000
Contribution Margin CM [C= (A-B)]	500	15000	180000
less fixed exp.			
Rent		0	0
Electricity bill		250	3000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		100	1200
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		7050	84600
Nit profit		7950	95400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Coldrinks	0	0	15000	0	0	10000	25000
Chipes	0	0	5000	0	0	5000	10000
Biscuites	0	0	15000	0	0	5000	20000
Sope	0	0	2000	0	0	0	2000
Koyel	0	0	1000	0	0	0	1000
Chanacur	0	0	2000	0	0	5000	7000
Others	0	0	20000	0	0	5000	25000
Frutes	0	0	20000	0	0	20000	40000
Total	0	0	80000	0	0	50000	130000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cold drinks,Chips,Biscutes,Confagsonary	2800	84000	1008000	1058400	1111320
Total Sales (A)	2800	84000	1008000	1058400	1111320
less variable Expenses					
Cold drinks,Chips,Biscutes,Confagsonary	2240	67200	806400	846720	889056
Total variable Expenses (B)	2240	67200	806400	846720	889056
Contribution Margin (CM)= (A-B)	560	16800	201600	211680	222264
Less Fixed Expenses					
Rent		0	0	0	0
Electricity bill		500	6000	6500	7000
Transportation		1500	18000	18500	19000
Salary (self)		5000	60000	60000	60000
Salary(staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gird		100	1200	1200	1200
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total Fixed Cost		8000	96000	97200	98400
Net Profit (E) (C-D)		8800	105600	110880	116424
Investment Payback			20000	20000	20000

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	105600	110880	116424
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		85,600	176,480
	Total Cash Inflow	155,600	196,480	292,904
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	20000	20000
3	Net Cash Surplus	85,600	176,480	272,904

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :02 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

