

Proposed NU Business Name: **FOYSAL ENTERPRIZE**



Project identification and prepared by: Md.Nasir uddin sheikh
Chagal naiya,feni

Project verified by: Md.Abadot Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAKHWAT HOSSAIN
Age	:	07/03/1996 (22 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	0 Sons 0 Daughter
No. of siblings:	:	01 Brother 01 sister
Address	:	Vill: West Chagalnaiya , P.O: Chagalnaiya, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	NAJMA AKTER
(iii) Father's name	:	PAYAR AHAMMAD
(iv) GB member's info	:	Branch: Chagalnaiya, Centre # 4 /(Female), Member ID:4331 Group No: 02 Member since: 03-02-2000-2006 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 0,00/-
(v) Who pays GB loan installment	:	Mother
(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	:	8 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01825-745595
Mother's Contact No.	:	01711-340642
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAJMA AKTAR 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.

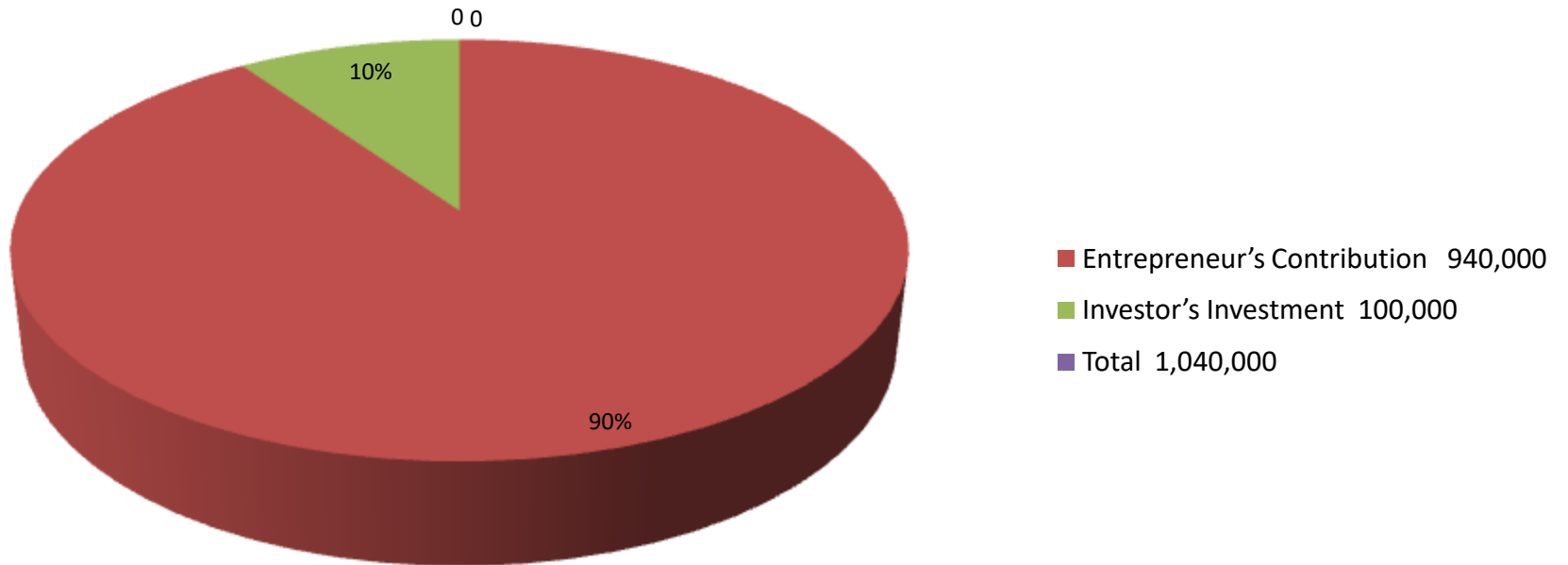
Proposed Nobin Udyokta Business Info

Business Name	:	FOYSAL ENTERPRIZE
Location	:	Chagalnaiya Bazar , Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 10,40,000/-
Financing	:	Self BDT 9,40,000/- (from existing business) 90% Required Investment BDT 100,000(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10ft. = 250 square ft
Security of the shop	:	2,50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Rice,Vushi, etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 2 employee. ▪He is doing his business in Rent place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rice, Vushi etc.	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Rice, Vushi etc.	4250	127500	1530000
Total Variable Expense	4250	127500	1530000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		400	4800
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff) 2		8000	96000
Entertainment		200	2400
Guard		300	3600
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		17500	210000
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Rice	300	2,300	690,000	0	0	100,000	790,000
Security	0	0	250,000			0	250,000
others	0	0	0			0	0
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
Total	300	2300	940,000	0	0	100,000	1,040,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice, Vushi etc.	5500	165000	1980000	2079000	2182950
0	0	0	0	0	0
Total Sales(A)	5500	165000	1980000	2079000	2182950
Less Variable Expense (B)					
Rice, Vushi etc.	4675	140250	1683000	1767150	1855508
Total Variable Expense	4675	140250	1683000	1767150	1855508
Contributon Margin (CM) [C=(A-B)]	825	24750	297000	311850	327443
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		400	4800	5100	5400
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		17500	206400	207100	207815
Net Profit (E)= [C-D]		7250	87000	91350	95918
Investment Pay Back			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	87,000	91350	95917.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		47000	98350
	Total Cash Inflow	187,000	138,350	194,268
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	47,000	98,350	154,268

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Chagalnaiya Bazar , Chagal Naiya, Feni.
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures





কেন্দ্র
বিশেষ
গরুর
খাঁটি
তরল
দুধ
পাওয়া
যায়।



