

Proposed NU Business Name: MS VAI BONDHU BOSTRA BITAN



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Project verified by: MD Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAHABUB RAHMAN TUTUL
Age	:	15-12-1987 (30Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers
Address	:	Vill: Tiorpara, P.O: Sonarai, P.S: Sonatola , Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST MAJEDZ BEWYA
(iii) Father's name	:	LATE ABDUL MANNAN MUNSHI
(iv) GB member's info	:	Branch : Sonarai , Centre : 4 (Female), Member ID: 1063/1, Group No: 02 Member since: 05-06-2012 (05 Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 20000 Outstanding loan: nil
(v) Who pays GB loan installment	:	Brother
(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	:	1 years experience in running business. 01 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01721-461876
Family's Contact No.	:	01717-693717
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MAJEDZ BEWYA joined Grameen Bank since 05 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS VAI BONDHU BOSTRA BITAN
Location	:	Shukan pukur Bazar, Bototola
Total Investment in BDT	:	BDT 195000 /-
Financing	:	Self BDT 145000/- (from existing business) 74% Required Investment BDT 50000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 11ft= 88 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Cloths items.▪Average 20% gain on sales.▪The business is operating by entrepreneur . Existing no employee.▪After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

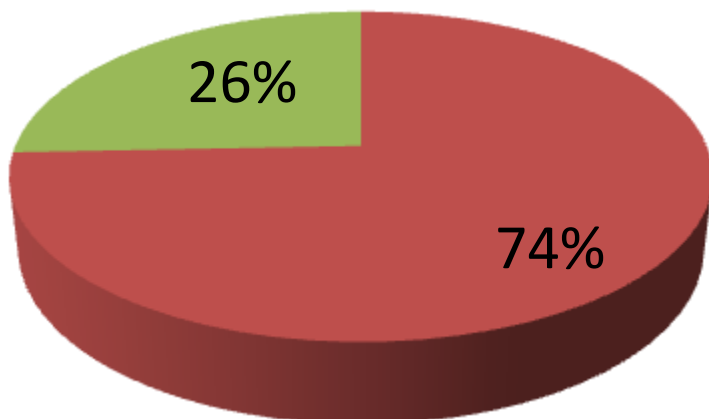
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth items	1150	34500	414000
Total sales (A)	1150	34500	414000
Less Variable Exp.			
Cloth items	862.5	25875	310500
Total Variable exp. (B)	862.5	25875	310500
Contribution Margin CM [C= (A-B)]	287.5	8625	103500
less fixed exp.			
Rent		400	4800
Electricity bill		200	2400
Transportation		200	2400
Salary (self)		4000	48000
Mobile		100	1200
total fixed cost (D)		4900	58800
Net profit (E) [C-D]		3725	44700

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sharee	90	450	40,500	25	450	11,250	51,750
Lungi	50	280	14,000	40	280	11,200	25,200
3 pcs	30	450	13,500	30	450	13,500	27,000
Long cloth	400	50	20,000	141	50	7,050	27,050
Borka	10	500	5,000			0	5,000
Kids Cloth	30	200	6,000			0	6,000
Genji	100	150	15,000			0	15,000
Others	10	100	1,000	700	10	7,000	8,000
Security			30,000				30,000
Total	720		145,000	936		50,000	195,000

Source of Finance



- Entrepreneur's Contribution 145,000
- Investor's Investment 50,000
- Total 195,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth items	2100	63000	756000	793800	833490
Total Sales (A)	2100	63000	756000	793800	833490
less variable Expenses					
Cloth items	1575	47250	567000	595350	625117.5
Total variable Expenses (B)	1575	47250	567000	595350	625117.5
Contribution Margin (CM)= (A-B)	525	15750	189000	198450	208372.5
Less Fixed Expenses					
Rent		400	4800	4800	4800
Electricity bill		200	2400	2400	2400
Transportation		250	3000	3000	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		4000	48000	48000	48000
Mobile		200	2400	2400	2400
Total Fixed Cost		10050	120600	120600	120600
Net Profit (E) (C-D)		5700	68400	77850	87772.5
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	68,400	77,850	87772.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		48,400	106250
	Total Cash Inflow	118400	126250	194022.5
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	
3	Net Cash Surplus	48,400	106250	174022.5

SWOT ANALYSIS

STRENGTH

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

