

## Proposed NU Business Name: **FUTONTO NARSARI**



Project identification and prepared by: Md. Sahabuddin,  
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



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

Name	:	<b>MST.NASRIN BANU</b>
Age	:	09-11-1985(32 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son, 01 Doughter
No. of siblings:	:	03 Brother, 03 Sister
Address	:	Vill: Chandopara, P.O: Hatra, P.S:Mohanpur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. MINA PARVIN</b>
(iii) Father's name	:	<b>KHONDOKAR ABDUL HI</b>
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 5 (Female), Member ID: 1083 Group No: 02 Member since: 2006-2012(6Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000 Outstanding loan:Paid/=
(v) Who pays GB loan installment	:	No
(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	:	Ten 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.	:	01740-844817
Mother's Contact No.	:	01723-459977
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. MINA PARVIN** joined Grameen Bank since 6 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>FUTONTO NARSARI</b>
Location	:	Chandopara,Hatra, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,15,000/-
Financing	:	Self BDT 65,000/-(from existing business) 57% Required Investment BDT 50,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 Shotagnso
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing; Narsari item etc.</li><li>▪Average 60% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li><li>▪The shop is No Rent</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

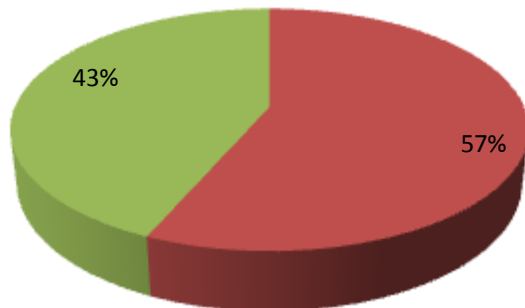
# Existing Business

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Narsari Item	1,000	30,000	3,60,000
<b>Total Sales (A)</b>	1,000	30,000	3,60,000
<b>Less. Variable Expense</b>			
Narsari Item	400	12,000	1,44,000
<b>Total variable Expense (B)</b>	400	12,000	1,44,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)			
Kitnashok		1,000	12,000
Transportation		2,000	24,000
Entertainment		200	2,400
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>8,500</b>	<b>1,02,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,500</b>	<b>1,14,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pepe Gas	120000	.50	60,000	-	-	-	60,000
Moris Gas	3000	.50	1,500	-	-	-	1,500
Amra Gas	2,000	.50	1,000	-	-	--	1,000
Others	-	-	2,500	-	-	-	2,500
Bij,Mati,Kitnashok Etc	-	-	-	-	-	50,000	50,000
<b>Total</b>	<b>1,25,000</b>		<b>65,000</b>	<b>0</b>		<b>50,000</b>	<b>1,15,000</b>

## Source of Finance



- Entrepreneur's Contribution 65,000
- Investor's Investment 50,000
- Total 115,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Narsari Item	1,500	45,000	5,40,000	5,67,000	5,95,350
<b>Total Sales (A)</b>	1,500	45,000	5,40,000	5,67,000	5,95,350
<b>Less. Variable Expense</b>					
Narsari Item	600	18,000	2,16,000	2,26,800	2,38,140
<b>Total variable Expense (B)</b>	600	18,000	2,16,000	2,26,800	2,38,140
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27,000	3,24,000	3,40,200	3,57,210
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill					
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		3,000	36,000	40,000	45,000
Entertainment		500	6,000	6,500	7,000
Kitnashok		1,500	18,000	20,000	25,000
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>10,600</b>	<b>1,27,200</b>	<b>1,34,200</b>	<b>1,45,200</b>
<b>Net Profit (E) [C-D]</b>		<b>16,400</b>	<b>1,96,800</b>	<b>2,06,000</b>	<b>2,12,010</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,96,800	2,06,000	2,12,010
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,76,800	3,62,800
	<b>Total Cash Inflow</b>	<b>2,46,800</b>	<b>3,82,800</b>	<b>5,74,810</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,76,800</b>	<b>3,62,800</b>	<b>5,54,810</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 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

