

## Proposed NU Business Name: **FARIDA SHELI GHORE**



Project identification and prepared by: Md . Sahjamal Sirazi  
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>FARIDA BEGUM</b>
Age	:	01-07-1989 ( 27Years )
Education, till to date	:	Masters
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Kaminigongarumpur, P.O: Nondongasi , P.S: Carghat, Dist: Rajshahi
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. FAZILA BEGOM</b>
(iii) Father's name	:	<b>MOYEN UDDIN</b>
(iv) GB member's info	:	Branch: Nimpara,Carght, Centre # 14 (Female), Member ID: 8812, Group No: 10 Member since: 2010 (07Years) First loan: BDT 8,000/-
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: 12,180
(v) Who pays GB loan installment	:	Fathers
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mango garden
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01783-223752
Mother's Contact No.	:	01757-984947
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. FOZILA BEGOM** joined Grameen Bank since 07 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>FARIDA SHELI GHORE</b>
Location	:	Nondongasi, Carghat ,Rajshahi
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT-30,000/-(from existing business)37% Required Investment BDT 50,000/-(as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Garments and Taylors etc.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is self .</li><li>▪Collects goods from Nondongasi.</li><li>▪Agreed grace period is 3 months.</li></ul>

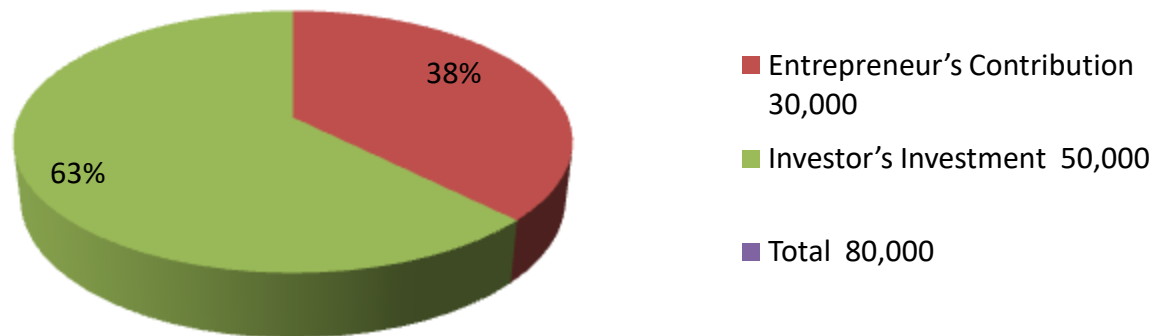
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Garments & Taylors	1,000	30,000	360,000
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Variable Expense</b>			
Garments & Taylors	900	27,000	324,000
<b>Total variable Expense (B)</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Taylors to Income</b>	<b>150</b>	<b>4,500</b>	<b>54,000</b>
	<b>100</b>	<b>3,000</b>	<b>36,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>250</b>	<b>7,500</b>	<b>90,000</b>
<b>Less. Fixed Expense</b>			
Rent		-	
Electricity Bill		200	2,400
Transportation		100	1,200
Salary (self)		4,000	48,000
Salary (staff)		-	-
Entertainment		-	-
Guard		-	-
Bank Charge		-	-
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>4,500</b>	<b>54,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Than Cloth (10x1,500)	15,000	-	15,000
Sewing Meshing (1x5,000)	5,000	-	5,000
Others Cloth	10,000	-	10,000
	-	50,000	50,000
<b>Total</b>	<b>30,000</b>	<b>50,000</b>	<b>80,000</b>

## Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Garments	1,500	45,000	540,000	567,000	595,350
<b>Total Sales (A)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Variable Expense</b>					
Garments	<b>1,350</b>	<b>40,500</b>	<b>486,000</b>	<b>510,300</b>	<b>535,815</b>
<b>Total variable Expense (B)</b>					
<b>Taylor's Income</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>75,600</b>	<b>79,380</b>
	<b>150</b>	<b>4,500</b>	<b>54,000</b>	<b>56,700</b>	<b>59,535</b>
<b>Contribution M.(CM) [C=(A-B)]</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>	<b>132,300</b>	<b>138,915</b>
<b>Less. Fixed Expense</b>					
Rent		-	-	-	-
Electricity Bill		300	3,600	3,780	3,969
Transportation		200	2,400	2,520	2,646
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		-	-	-	-
Entertainment		-	-	-	-
Guard		-	-	-	-
Bank Charge		-	-	-	-
Mobile Bill		300	3,600	3,780	3,969
<b>Total Fixed Cost</b>		<b>4,800</b>	<b>57,600</b>	<b>58,080</b>	<b>58,584</b>
<b>Net Profit (E) [C-D]</b>		<b>5,700</b>	<b>68,400</b>	<b>74,220</b>	<b>80,331</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	68,400	74,220	80,331
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	48,400	54,220
	<b>Total Cash Inflow</b>			
<b>2</b>	<b>Cash Outflow</b>	<b>118,400</b>	<b>122,620</b>	<b>134,551</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>48,400</b>	<b>102,620</b>	<b>114,551</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
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





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Power  
your  
life

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Calendar for February 2017

FEBRUARY						
	1	2	3	4	5	6
A	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

MS. Sanku Enterprise





