

Proposed NU Business Name: **DOYEL SHAREE GHOR**



Project identification and prepared by: MD.Majnu Hossen,
Sherpur Unit,Bogra

Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ANISUR RAHMAN
Age	:	23-02-1987 (30 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Bagrabosti, P.O:Sherpur, P.S:Sherpur, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. ZAFARA BEGUM <input type="checkbox"/>
(iii) Father's name	:	LATE. RIAZUDDIN ZARDER
(iv) GB member's info	:	Branch:Garidha,Sherpur,Centre # 35 (Female), Member ID:1203; Group No:03 Member since: 10-03-1999(5 Years) First loan: -5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: NILL
(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

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	:	17 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-684303
Mother's Contact No.	:	01723-281946
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ZAHARA BEGUM joined Grameen Bank since 5 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	:	DOYEL SHRIE GOR
Location	:	Sherpur Plaza, Sherpur, Bogra.
Total Investment in BDT	:	BDT 926,000/-
Financing	:	Self BDT 846,000/- (from existing business) 91% Required Investment BDT 80,000/- (as equity) 9%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	9 ft x 18 ft = 162 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Shari, Lungi, Toyala, Etc.▪ Average 35% gain on sale.▪ The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪ The shop is rented.▪ Collects goods from Bogra.▪ Agreed grace period is 3 months.

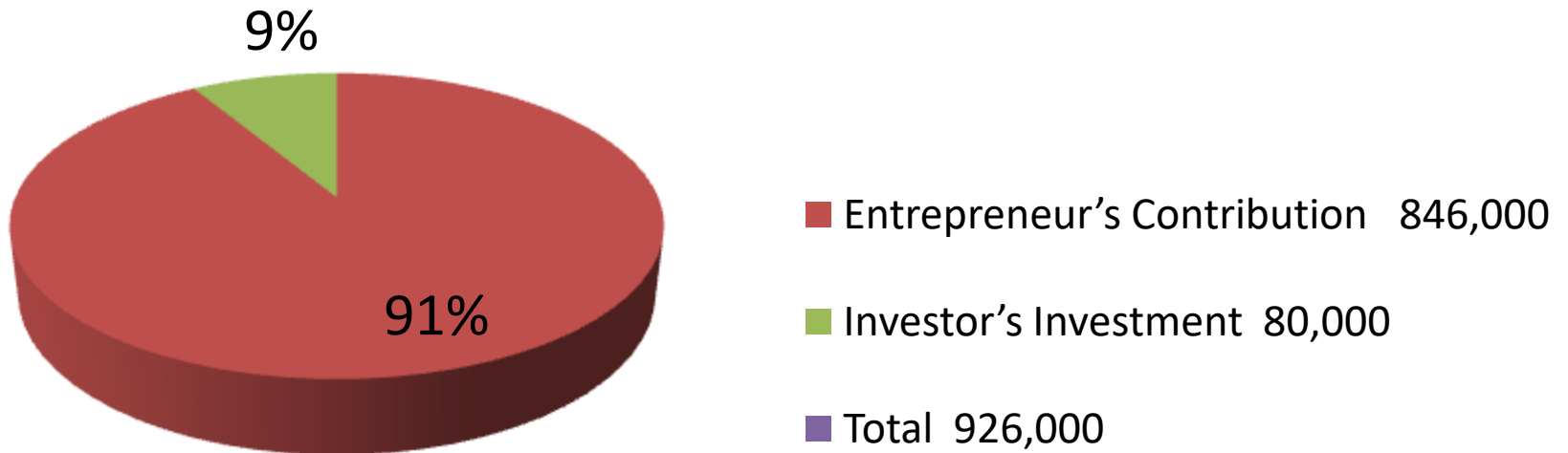
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shari, Lungi, Toyala,Etc.	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Shari, Lungi, Toyala,Etc.	8,000	240,000	2,880,000
Total variable Expense (B)	8,000	240,000	2,880,000
Contribution Margin (CM) [C=(A-B)	2,000	60,000	720,000
Less. Fixed Expense			
House rant		7,000	84,000
Electricity Bill		1,500	18,000
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Salary (staf)		4,000	48,000
Entertainment		800	9,600
Guard		200	2,400
Generator		350	4,200
Mobile Bill		300	3,600
Total fixed Cost (D)		20,650	247,800
Net Profit (E) [C-D]		39,350	472,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shari	800	750	600,000	100	750	75,000	675,000
Lungi	100	400	40,000	50	400	20,000	60,000
Toyala	30	200	6,000	25	200	5,000	11,000
Security			200,000				200,000
Total	1130		846,000	125		80,000	946,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Shari, Lungi, Toyala,Etc.	12,000	360,000	4,320,000	4,536,000	4,762,800
Total Sales (A)	12,000	360,000	4,320,000	4,536,000	4,762,800
Less. Variable Expense	0				
Shari, Lungi, Toyala,Etc.	9,600	288,000	3,456,000	3,628,800	3,810,240
Total variable Expense (B)	9,600	288,000	3,456,000	3,628,800	3,810,240
Contribution Margin (CM) [C=(A-B)	2,400	72,000	864,000	907,200	952,560
Less. Fixed Expense					
House rant		7000	84,000	84,000	84,000
Electricity Bill		1500	18,000	18,000	18,000
Transportation		1500	18,000	18,000	18,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		4000	48,000	48,000	48,000
Entertainment		800	9,600	9,600	9,600
Guard		200	2,400	2,400	2,400
Generator		350	4,200	4,200	4,200
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		20,750	249,000	249,000	249,000
Net Profit (E) [C-D)		51,250	615,000	658,200	703,560
Investment Payback			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	615,000	658,200	703,560
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		575,000	1,193,200
	Total Cash Inflow	715,000	1,233,200	1,896,760
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)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	575,000	1,193,200	1,856,760

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:02 Others:0
Experience & Skill : 15 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













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FAMILY PICTURE

