

Proposed NU Business Name: **M/S DULHAN SARIKALAY**



Project identification and prepared by: Aowlad Hossain,
Feni Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NASIR
Age	:	01-01-1981 (35 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Son 02 Daughters
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Modhupur ; P.O Feni Sadar ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	DEL AFROZ BEGUM
(iii) Father's name	:	ABDUL KHALEK
(iv) GB member's info	:	Branch: Kalidaho, Feni . Centre # 42 (Female), Member ID: 3827, Group No: 01 Member since: 01-07-2002 (15 Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 37,800
(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	:	20 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01719-323538
Family's Contact No.	:	01751-884646
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DEL AFROZ BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	M/S DULHAN SARIKALAY
Location	:	F Rahman AC Market, Feni
Total Investment in BDT	:	BDT 1,030 ,000/-
Financing	:	Self BDT 960,000/- (from existing business) 93% Required Investment BDT 70,000/- (as equity) 07%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 11 ft= 110 square ft
Security	:	250,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sharee, Three pcs, Scuff, Bed Shit Etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 02 employee.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

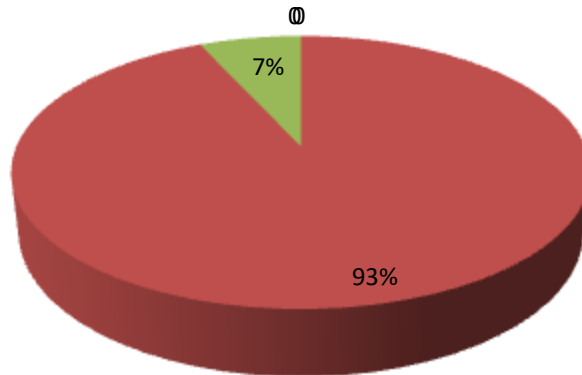
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sharee, Three pcs, Scuff, Bed Shit Etc	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less Variable Expense			
Sharee, Three pcs, Scuff, Bed Shit 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 Variable Expense			
Rent		5,000	60,000
Electricity bill		1,000	12,000
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary (staff)		12,000	144,000
Entertainment		500	6000
Night Guard		500	6000
Generator		300	3600
Mobile bill		300	3600
Total fixed cost (D)		27,600	331,200
Net Profit (E)= [C-D]		32,400	388,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Saree	100	2000	200,000	20	2000	40,000	240,000
Three Pcs	200	1000	200,000	10	1000	10,000	210,000
Dopatta	1000	100	100,000	100	100	10,000	110,000
Scuff	300	300	90,000	33	300	10,000	100,00
Bed Shit	50	1,000	50,000	0	0	0	50,000
Than	1000	70	70,000	0	0	0	70,000
Security	1	0	250,000	0	0	0	250,000
Total	1651		960,000	0	0	70,000	1,030,000

Source of Finance



- Entrepreneur's Contribution 960,000
- Investor's Investment 70,000
- Total 1,030,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Sharee, Three pcs, Scuff, Bed Shit Etc	10,500	315,000	3,780,000	3,969,000	4,167,450
Total Sales (A)	10,500	315,000	3,780,000	3,969,000	4,167,450
Less Variable Expense					
Sharee, Three pcs, Scuff, Bed Shit Etc	8,400	252,000	3,024,000	3,175,200	3,333,960
Total variable Expense (B)	8,400	252,000	3,024,000	3,175,200	3,333,960
Contribution Margin (CM) [C=(A-B)	2,100	63,000	756,000	793,800	833,490
Less fixed Expense					
Rent		5,000	60,000	60,000	60,000
Electricity bill		1,300	15,600	16,000	16,500
Transportation		3,300	39,600	40,000	40,500
Salary (self)		5000	60,000	60,000	60,000
Salary (staff)		12,000	144,000	144,000	144,000
Entertainment		500	6000	6,000	6,000
Night Gird		500	6000	6000	6,000
Generator		300	3600	3,600	3,600
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		28,300	339,600	340,600	341,900
Net Profit (E)= [C-D]		34,700	416,400	453,200	491,590
Investment Payback			28,000	28,000	28,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	416,400	453,200	491,590
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		388,400	813,600
	Total Cash Inflow	486,400	841,600	1,305,190
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	388,400	813,600	1,277,190

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 06 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











FAMILY PICTURE

