

Proposed NU Business Name: BHAI BON COSMETICS AND STATIONERY



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Sonatala unit.Bogra

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**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BIOJIT BOSTAMI
Age	:	01-01-1999 (18 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Sisters
Address	:	Vill: Mohicharan,P.O: Mohicharan hat,.P.S: Sonatala 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	:	Most Babi Begum
(iii) Father's name	:	Md Nannu Mia
(iv) GB member's info	:	Branch: Digdahir, sonatala, Centre # 20(Female), Member ID: 2416, Group No: 06 Member since: 16-05-2006 (11Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 15,000/-, Outstanding loan: BDT 3780/-
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-292611
Mother's Contact No.	:	01741-981292
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Babi Begum joined Grameen Bank since 11 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	:	BHAI BON COSMETICS AND STATIONERY
Location	:	Mhicharan hat, Sonatala, Bogra.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 8 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Paper, Talcom Powder, Motuk, Hair Oil, Soap, Detergent, Pest, Register Khata etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪One employee will be appointed.▪The shop is rented.▪Collects goods from Bogra Bazer, Bogra▪Agreed grace period is 3 months.

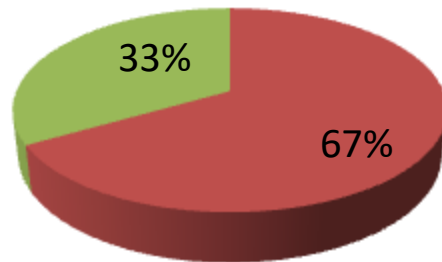
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Stationary items	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Stationary items	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
House rant		550	6,600
Transportation		300	3,600
Salary (self)		5,000	60,000
Entertainment		200	2,400
Generator		300	3,600
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,650	79,800
Net Profit (E) [C-D]		5,350	64,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Paper	35	660	23,100	15	660	9,900	33,000
Telcom powder	50	40	2,000	100	40	4,000	6,000
Motuk	10	150	1,500	10	150	1,500	3,000
Hair oil	80	120	9,600	150	120	18,000	27,600
Soap	220	25	5,500	300	25	7,500	13,000
Detergent	75	90	6,750	50	90	4,500	11,250
Others	1	1550	1,550	1	4600	4,600	6,150
Security	1	50000	50,000	0	0	0	50,000
Total	472	0	100000	626	5685	50000	150000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Stationary items	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Stationary items	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
House rant		550	6,600	6,600	6,600
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Generator		300	3,600	3,600	3,600
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,650	79,800	79,800	79,800
Net Profit (E) [C-D]		11,350	136,200	147,000	158,340
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	136,200	147,000	158,340
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		116,200	243,200
	Total Cash Inflow	186,200	263,200	401,540
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	116,200	243,200	381,540

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:01
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience; 5Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Mohicharan hat, Sonatala,
Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family Picture

