

Proposed NU Business Name: **SHERPUR BOGRA DOI MISTI**



Project identification and prepared by: Md . Obaidullah,  
Bogra Shadar Unit, Bogra  
Project verified by: Md. Mozaharul Islam Sarker



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. ABDUR HAKIM</b>
Age	:	04-10-1986 (24 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Sisters,02 Brothers
Address	:	Vill: Char kanpara P.O Bogra P.S:Bogra,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	:	<b>MST. SAMEDA BEWA</b>
(iii) Father's name	:	<b>LATE KAFIL UDDIN SHAH</b>
(iv) GB member's info	:	Branch:Sultangonj Shahjahanpur, Centre # 29(Female), Member ID:9408/2, Group No: 0 Member since: 15-09-2009 (07 Years) First loan: BDT 5,000 /- Outstanding loan: 17630/-
Further Information:		
(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	:	06 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.	:	01719-203061
Father's Contact No.	:	01773-732676
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SAMEDA BEWA** joined Grameen Bank since 07 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	:	<b>SHERPUR BOGRA DOI MISTI</b>
Location	:	Al Modina Super Market, Fultola, Bogra.
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,10,000/- (from existing business) 65% Required Investment BDT 60,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft= 80 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Doi, Misti, Biscuit and Ice cream sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

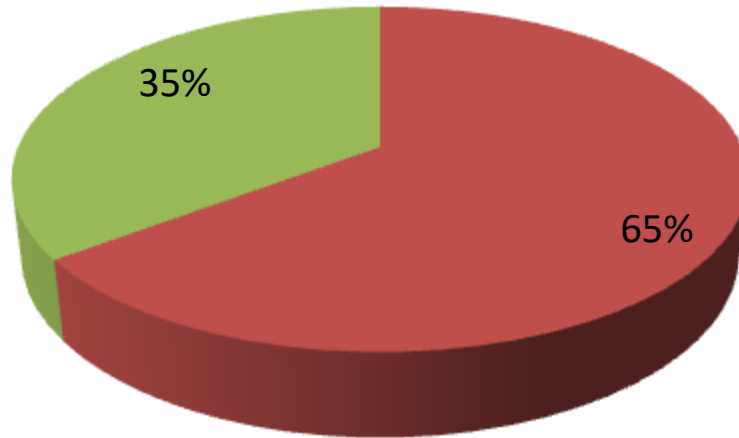
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Doi,sweet and ice cream sale	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>			
Purchase cost	4,500	135,000	1,620,000
<b>Total variable Expense (B)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
House rant		3,000	36,000
Electricity Bill		1,500	18,000
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		300	3,600
Guard		110	1,320
Generator		-	0
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>11,710</b>	<b>140,520</b>
<b>Net Profit (E) [C-D]</b>		<b>3,290</b>	<b>39,480</b>

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cold drinks	40	500	20,000	0	18,500	0	20,000
Biscuit	10	400	4,000	20	400	8,000	12,000
Chocolate	20	300	6,000	20	300	6,000	12,000
Doi	100	110	11,000	50	110	5,500	16,500
Ice cream	30	500	15,000	15	500	7,500	22,500
Horlicks	0	3000	0	20	300	6,000	6,000
Powder Milk	0	2000	0	30	500	15,000	15,000
Sweet	0	100	0	50	150	7,500	7,500
Chips	0	50	0	200	8	1,600	1,600
Others	1	14000	14,000	1	2900	2,900	16,900
Security	1	40000	40,000	0	1400	0	40,000
others	0	50000	0	0	800	0	0
<b>Total</b>	<b>202</b>		<b>110,000</b>	<b>1</b>		<b>60,000</b>	<b>170,000</b>

## Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 60,000
- Total 170,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Doi,sweet and ice cream sale	8,000	240,000	2,880,000	3,024,000	3,175,200
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Less. Variable Expense</b>					
Purchase cost	7,200	216,000	2,592,000	2,721,600	2,857,680
<b>Total variable Expense (B)</b>	<b>7,200</b>	<b>216,000</b>	<b>2,592,000</b>	<b>2,721,600</b>	<b>2,857,680</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Fixed Expense</b>					
House rant		3,000	36,000	36,000	36,000
Electricity Bill		1,500	18,000	18,000	18,000
Transportation		1,500	18,000	18,000	18,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		300	3,600	3,600	3,600
Guard		110	1,320	1,320	1,320
Generator		-	0	0	-
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>11,710</b>	<b>140,520</b>	<b>140,520</b>	<b>140,520</b>
<b>Net Profit (E) [C-D)</b>		<b>12,290</b>	<b>147,480</b>	<b>161,880</b>	<b>177,000</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	147,480	161,880	177,000
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		123,480	261,360
	<b>Total Cash Inflow</b>	<b>207,480</b>	<b>285,360</b>	<b>438,360</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>123,480</b>	<b>261,360</b>	<b>414,360</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Al Modina super  
market,Fultola,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



শেরপুর দই এক মিলাক

১২ নং







প্রা: মো: আশরাফ  
শ্রী: মদিনা সুপার মার্কেট জার্সি  
ঠ: কলিকতা বগুড়া

# শেরপুর বগুড়া দই এন্ড মিষ্টি

প্রা: মো: আব্দুল হাকিম \* ০১৭১৯-২০৩০৬১



শেরপুর দই এন্ড মিষ্টি

**CYKEL**  
HEALTHY LIFE

















# FAMILY PICTURE