

Proposed NU Business Name: M/S SHAFI & MISHA BASTALAY



Project identification and prepared by: Md. Nasir Khan
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RANA HUSHEN
Age	:	25-05-1982(35 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Girl
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill:Baneajan kamerpara,P.O:Baldiatabazer,P.S:Donbary, Dist: Tangail.
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 : MONOARA BEGUM
(iii) Father's name	:	LATE /MD :MOTALAB HUSHEN
(iv) GB member's info	:	Branch: Nolhara Modhupur ,Centre # 34 (Female), Member ID: 9115, Group No: 09 Member since: 01/01./2004 raning(13Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 30,464Taka
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc	:	

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	:	10 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-819045
Family's Contact No.	:	01946-237891
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MONOARA BEGUM Joined Grameen Bank Since 13 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilize the money In business .

Proposed Nobin Udyokta Business Info

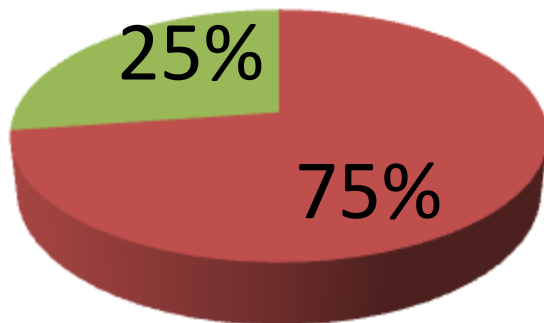
Business Name	:	M/S SHAFI & MISHA BASTALAY
Location	:	Baneajan bot tola Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 273,000
Financing	:	Self BDT 203,000(from existing business) 75% Investors Investment BDT 70,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12 ft x 10 ft= 120 Square ft
Security of the shop	:	10,000Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shari, Three Pices,Lungi etc .▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 02 Employee's.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shari,Three piches,lungi Etc	7,000	210,000	2520,000
	0	0	0
Total Sales (A)	7,000	210,000	2520,000
Less. Variable Expense			
Shari,Three piches,lungi Etc	5,600	168,000	2016,000
	0	0	0
Total variable Expense (B)	5,600	168,000	2016,000
Contribution Margin (CM) [C=(A-B)]	1,400	42,000	504,000
Less. Fixed Expense			
Rent		700	8,400
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Guard		0	0
Transportation		1,500	18,000
Entertainment		500	6,000
Salary (staff)		10,000	120,000
Bank service Charge		0	0
Total fixed Cost (D)		18,200	218,400
Net Profit (E) [C-D]		23,800	285,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shari	100p	600	60,000	35p	600	20,000	80,000
Three piches	60p	500	30,000	40p	500	20,000	50,000
Lungi	90p	350	30,000	60p	350	20,000	50,000
Gojkapur	1000g	50	50,000				50,000
Chadar	10p	300	3,000				3,000
Onnono			20,000			10,000	30,000
Security			10,000				10,000
Total			203,000			70,000	273,000



Entrepreneur
Investment:203,000
Investor Investment:70,000
Total Investment:273,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3th year
Revenue (sales)					
Shari,Three piches,lungi Etc	8,000	240,000	2880,000	3024,000	3175,200
Total Sales (A)	8,000	240,000	2880,000	3024,000	3175,200
Less. Variable Expense		0		0	
Shari,Three piches,lungi Etc	6,400	192,000	2304,000	2419,200	2540,160
Total variable Expense(B)	6,400	192,000	2304,000	2419,200	2540,160
Contribution Margin (CM) [C=(A-B)]	1,600	48,000	576,000	604,800	635,040
Less. Fixed Expense					
Rent		700	8,400	8,400	8,400
Electricity Bill		300	3,600	4,200	4,200
Mobile Bill		200	2,400	2,500	2,600
Salary (self)		5000	60,000	60,000	60,000
Transportation		1,500	18,000	20,000	22,000
Entertainment		500	6,000	6,500	7,000
Salary(staff)		10,000	120,000	132,000	144,000
Gurd		0	0	0	0
Total Fixed Cost		18,200	218,400	233,600	248,200
Net Profit (E) [C-D]		29,800	357,600	371,200	386,840
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	357,600	371,200	386,840
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		329,600	672,800
	Total Cash Inflow	427,600	700,800	1059,640
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	329,600	672,800	1031,640

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 10 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











POLICE
ENGINEER



SSS
POLICE
ENGINEER IN

FAMILY PICTURE

