

Proposed NU Business Name: MONWARA SELAY GHOR O BOSTO BITAN



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. MONWARA BEGUM
Age	:	20-10-1987 (29 Years)
Education, till to date	:	Class-7
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Dhopapara, P.O: Dhopapara, P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. RUMIYA BEGUM
(iii) Husband's name	:	MD. ILIES ALI
(iv) GB member's info	:	Branch: Nimpara , Carghat, Centre # 59(Female), Member ID: 4694/1, Group No: 04 Member since: 18/12/12 To (05Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: 30,398
(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	:	07 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.	:	01773-536436
Husband 's Contact No.	:	01743-659979
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RUMIYA BEGUM joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MONWARA SELAY GHOR O BOSTO BITAN .
Location	:	Dhopapara , Dhopapara, Puthia , Rajshahi .
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloth Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is Self .▪Agreed grace period is 3 months.

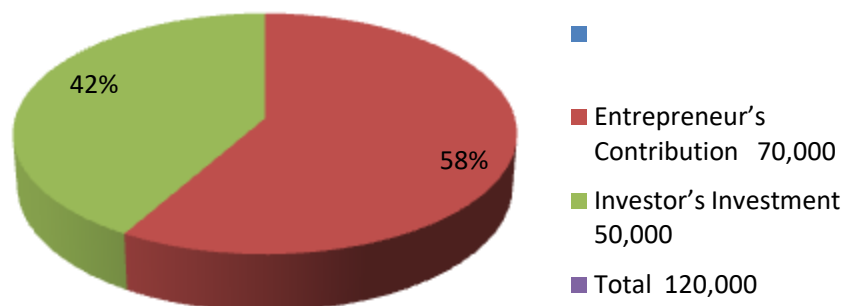
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth Item	3,500	105,000	12,60,000
Total Sales (A)	3,500	105,000	12,60,000
Less. Variable Expense			
Cloth Item	3,150	94,500	11,34,000
Total variable Expense (B)	3,150	94,500	11,34,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		-	-
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		4,500	54,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Than Cloth (25x1,288)	32,200	50,000	82,200
Print than (30x800)	24,000		24,000
Three Piece (10x500)	5,000		5,000
Lunge(24x 200)	4,800		4,800
Shari (10x400)	4,000		4,000
Total	70,000	50,000	120,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Cloth Item	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Cloth Item	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		-	-	-	-
Electricity Bill		200	2,400	2,400	2,400
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		200	2,400	2,400	2,400
Total Fixed Cost		6,500	78,000	78,600	79,230
Net Profit (E) [C-D]		7,000	84,000	91,500	99,375
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	84,000	91,500	99,375
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	64,000	71,500
	Total Cash Inflow	134,000	155,500	170,875
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
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	64,000	135,500	150,875

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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









