

Proposed NU Business Name: **UTSHAB**



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

Project verified by: Susanto Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. SHAIFUL ISLAM |
| Age | : | 10-01-1992 (26 Years) |
| Education, till to date | : | BBS |
| Marital status | : | Unmarried |
| Children | : | NA |
| No. of siblings: | : | 04 Brothers |
| Address | : | Vill: Word no.10 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 | : | HOSNEARA BEGUM |
| (iii) Father's name | : | MD. ABUL BASAR |
| (iv) GB member's info | : | Branch: Rampur,Feni, Centre # 03 (Female), Member ID: 1174/3, Group No: 06 Member since: 2004 to 2015 (11 Years) First loan: BDT 5000/- |
| Further Information: | | Existing loan: BDT 50,000/- Outstanding loan: Nill |
| (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 | : | 10 years experience in running business. 05 Years in own business. He has no training |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01752-893013 |
| Mother's Contact No. | : | 01882-255567 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit,Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNEARA BEGUM joined Grameen Bank since 11 years ago. At first she took loan 5000 Taka from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | UTSHAB |
| Location | : | Grand Haque Tower, Feni. |
| Total Investment in BDT | : | BDT 110,000/- |
| Financing | : | Self BDT 50000 (from existing business) 89% Required Investment BDT 60,000 (as equity) 11% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 23 ft = 230 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sharee, Three Pcs, Baby Item etc.▪20% gain on sales..▪The shop is Rented.▪The business is being operated by entrepreneur. Existing 01 employee.▪Two will be appointed after receiving equity money.▪Collects goods from Feni.▪Agreed grace period is 3 months. |

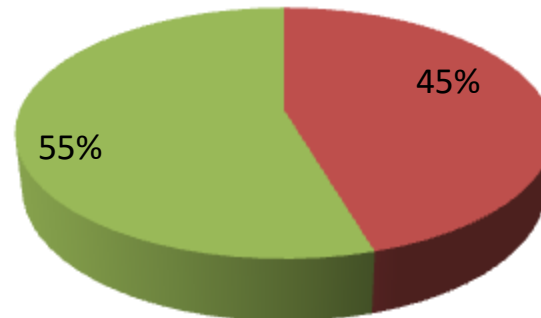
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|----------------|
| Revenue(Sales) | | | |
| Sharee, Three Pcs, Baby Item etc | 10,000 | 300,000 | 3,600,000 |
| Total Sales (A) | 10,000 | 300,000 | 3,600,000 |
| Less Variable Expense | | | |
| Sharee, Three Pcs, Baby Item 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 | | 9,000 | 108,000 |
| Electricity bill | | 3,000 | 36,000 |
| Transportation | | 5,000 | 60,000 |
| Salary (self) | | 5,000 | 60,000 |
| Salary(Staff) | | 7,000 | 84,000 |
| Entertainment | | 500 | 6,000 |
| Guard | | 300 | 3,600 |
| Generator | | 440 | 5,280 |
| Mobile bill | | 500 | 6,000 |
| Total fixed cost (D) | | 30,740 | 368,880 |
| Net Profit (E)= [C-D] | | 29,260 | 351,120 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------------|------------|--------------|-----------|-------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed Total |
| | | | (BDT) | | | (BDT) | |
| Sharee | 50 | 200 | 10000 | 10 | 2000 | 20000 | 30,000 |
| Three Piecs | 100 | 120 | 12000 | 20 | 1200 | 24,000 | 36,000 |
| Froge | 100 | 70 | 7000 | 20 | 700 | 14,000 | 21,000 |
| Shirt | 120 | 45 | 5400 | 0 | 0 | 0 | 5400 |
| Pant | 100 | 50 | 5,000 | 0 | 0 | 0 | 5000 |
| Genji | 200 | 15 | 3,000 | 0 | 0 | 0 | 3000 |
| Lungi | 15 | 200 | 3,000 | 0 | 0 | 0 | 3000 |
| Thaan | 300 | 7 | 2,100 | 0 | 0 | 0 | 2100 |
| Orna | 10 | 250 | 2,500 | 0 | 0 | 0 | 2500 |
| Others | 0 | 0 | 1000 | 0 | 0 | 2000 | 3000 |
| Total | 995 | 957 | 50000 | 50 | 3900 | 60,000 | 110,000 |

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 60,000
- Total 110,000

Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 |
|--|--------------|---------------|----------------|----------------|
| Revenue(Sales) | | | | |
| Sharee, Three Pcs, Baby Item etc | 12,000 | 360,000 | 4320000 | 4536000 |
| Total Sales (A) | 12,000 | 360,000 | 4320000 | 4536000 |
| Less Variable Expense | | | | |
| Sharee, Three Pcs, Baby Item etc | 9,600 | 288,000 | 3456000 | 3628800 |
| Total variable Expense (B) | 9,600 | 288,000 | 3456000 | 3628800 |
| Contribution Margin (CM) [C=(A-B) | 2,400 | 72,000 | 864000 | 907200 |
| Less Variable Expense | | | | |
| Rent | | 9,000 | 108,000 | 108,000 |
| Electricity bill | | 3,500 | 42,000 | 42,500 |
| Transportation | | 5,500 | 66,000 | 66,500 |
| Salary (self) | | 5,000 | 60,000 | 60,000 |
| Salary(Staff) | | 7,000 | 84,000 | 84,000 |
| Entertainment | | 500 | 6,000 | 6,000 |
| Genaretor | | 300 | 3,600 | 3,600 |
| Guard | | 440 | 5,280 | 5,280 |
| Mobile bill | | 600 | 7,200 | 7,500 |
| Total fixed cost (D) | | 31,840 | 376,800 | 383,380 |
| Net Profit (E)= [C-D] | | 40,160 | 487,200 | 523,820 |
| Investment Payback | | | 36,000 | 36,000 |

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

| SR# | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 60,000 | |
| 1.2 | Net Profit | 487,200 | 523,820 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 451,200 |
| | Total Cash Inflow | 547,200 | 975,020 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 60,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 36,000 | 36,000 |
| | Total Cash Outflow | 96,000 | 36,000 |
| 3 | Net Cash Surplus | 451,200 | 939,020 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Grand Haque Tower, Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





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FAMILY PICTURE

