

## Proposed NU Business Name: **M/S. ASHIK BOSTROBITAN**



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	:	<b>ZAFAR ULLAH</b>
Age	:	02-04-1984 (33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	04 Brothers 01 Sister
Address	:	Vill: Mathiyara P.O: Pasgasiya, 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	:	<b>ABIYA KHATUN</b>
(iii) Father's name	:	<b>AMAN ULLAH</b>
(iv) GB member's info	:	Branch: Joyloskar,Feni, Centre # 50 (Female), Member ID: 6053, Group No: 02 Member since: 2004 To 2010 (06 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 30,000/- 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	:	15 years experience in running business. 11 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.	:	01821-510242
Mother's Contact No.	:	01839-708394
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit,Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ABIYA KHATUN** joined Grameen Bank since 06 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	:	<b>M/S. ASHIK BOSTROBITAN</b>
Location	:	Temohoni bazar, Pasgasiya, Feni.
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130,000 (from existing business) 72% Required Investment BDT 50,000 (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft = 100square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Shoe, Cosmetics, Sharee, Baby Items etc.</li><li>▪25% gain on sales..</li><li>▪The shop is Rented.</li><li>▪The business is being operated by entrepreneur. Existing no employee.</li><li>▪Two will be appointed after receiving equity money.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

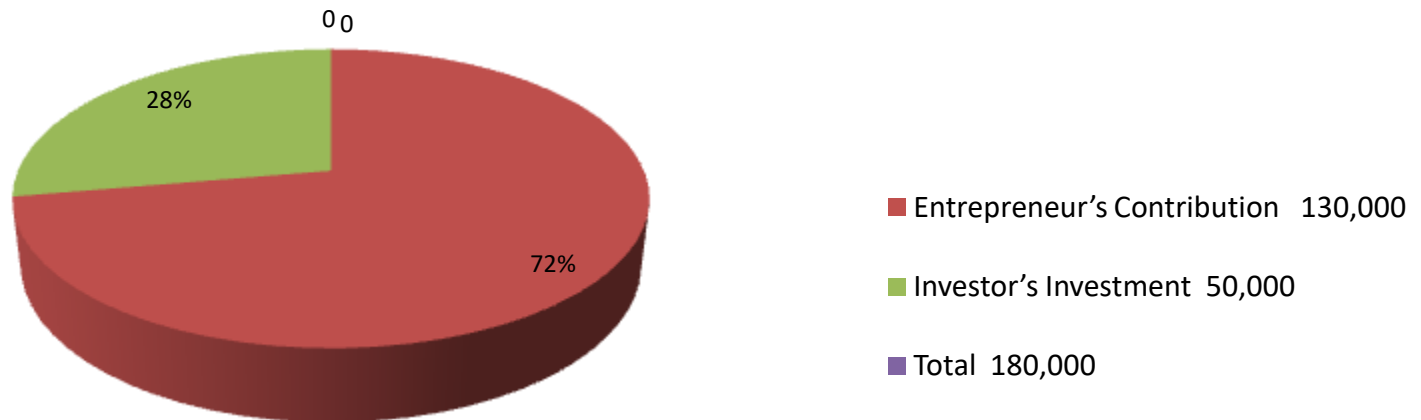
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Shoe, Cosmetics, Sharee, Baby Items etc	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less Variable Expense</b>			
Shoe, Cosmetics, Sharee, Baby Items etc	2,250	67,500	810,000
<b>Total variable Expense (B)</b>	<b>2,250</b>	<b>67,500</b>	<b>810,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Less Variable Expense</b>			
Rent		1,200	14,400
Electricity bill		500	6,000
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		200	2,400
Generator		300	3,600
Mobile bill		500	6,000
<b>Total fixed cost (D)</b>		<b>11,200</b>	<b>134,400</b>
<b>Net Profit (E)= [C-D]</b>		<b>11,300</b>	<b>135,600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Shoe	300	150	45,000	100	150	15,000	60,000
Lungi	50	200	10,000	50	200	10,000	20,000
Cosmetics	1	15,000	15,000	1	10,000	10,000	25,000
Babay Item	1	10,000	10,000	1	10,000	10,000	20,000
Sharee	10	500	5,000	0	0	0	5,000
Gamsa	60	50	3,000	0	0	0	3,000
Mosquito Net	30	250	7,500	0	0	0	7,500
Others	1	4,500	4,500	1	5,000	5,000	9,500
Security	0	0	30,000	0	0	0	0
<b>Total</b>	<b>453</b>	<b>30,650</b>	<b>130,000</b>	<b>153</b>	<b>25,350</b>	<b>50,000</b>	<b>180,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Shoe, Cosmetics, Sharee, Baby Items etc	4,000	120,000	1440000	1512000	1587600
<b>Total Sales (A)</b>	4,000	120,000	1440000	1512000	1587600
<b>Less Variable Expense</b>					
Shoe, Cosmetics, Sharee, Baby Items etc	3,000	90,000	1080000	1134000	1190700
<b>Total variable Expense (B)</b>	3,000	90,000	1080000	1134000	1190700
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Variable Expense</b>					
Rent		1,200	14,400	14,400	14,400
Electricity bill		800	9,600	10,000	10,500
Transportation		3,500	42,000	42,500	43,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Genaretor		200	2,400	2,400	2,400
Guard		300	3,600	3,600	3,600
Mobile bill		600	7,200	7,500	7,800
<b>Total fixed cost (D)</b>		<b>12,100</b>	<b>141,600</b>	<b>146,400</b>	<b>147,700</b>
<b>Net Profit (E)= [C-D]</b>		<b>17,900</b>	<b>218,400</b>	<b>231,600</b>	<b>249,200</b>
Investment Payback			20,000	20,000	20,000



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

SR#	<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	<b>218,400</b>	<b>231,600</b>	<b>249,200</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		198,400	410,000
	<b>Total Cash Inflow</b>	268,400	430,000	659,200
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
<b>3</b>	<b>Net Cash Surplus</b>	198,400	410,000	639,200

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Temohoni Bazar, Pasgasiya,  
Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





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# FAMILY PICTURE

