

## Proposed NU Business Name :SHART GALARI

Project identification and prepared by: Md. NAZIMUDDIN  
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. AWOUL MIA</b>
Age	:	09-1-1987(27Years)
Education, till to date	:	CLASS EIGHT
Marital status	:	MARRIED
Children	:	0 SON 0 DOUGHRER
No. of siblings:	:	5 Brother ,0 Sister.
Address	:	Vill: NAGOURPUR .P0 :NAGOURPUR , P.S:NAGOURPUR, 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	:	Mst. :RAHIMA BEGUM
(iii) Father's name	:	MD : IBRAHIM MIA
(iv) GB member's info	:	Branch :NAGOURPUR Centre #41/m (Female), Member ID : 4394/1 , Group No:07 Member since:01/01/2000 First loan: BDT 5000/-
Further Information:		Outstanding loan: 0
(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	:	10years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718962690
Family's Contact No.	:	01760534160
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST . RAHIMA BEGUM

joined Grameen 07years ago. At first she took BDT5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business

## Proposed Nobin Udyokta Business Info

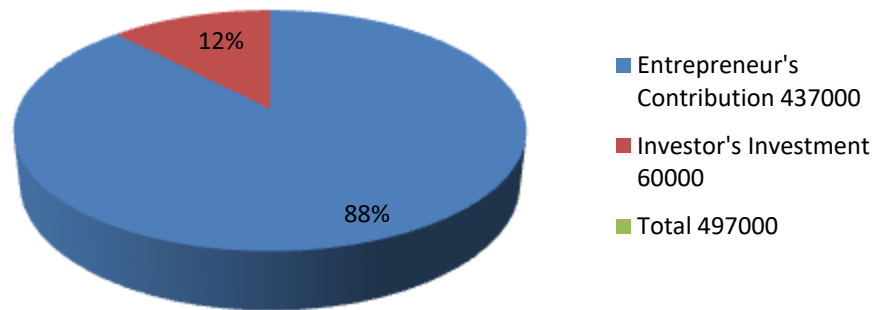
Business Name	:	<b>SHART GALARI</b>
Location	:	COLLAGE ROARD TULKDAR PLAZA ,NAGOURPUR TANGAIL
Total Investment in BDT	:	BDT /277000
Financing	:	Self BDT 217000/- (from existing business 88% Required Investment BDT 60,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200square ft
Security of the shop	:	220000TK
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; PANT , SHART , GANGI PANJABI , KALAR GANGI CHANA GANGI etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop isRENT</li><li>▪Collects goods from DHAKA</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business (BDT) \$

BDT (TK)			
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
; PANT , SHART , GANGI PANJABI , KALAR GANGI CHANA GANGI etc.		153500	1842000
<b>Total Sales (A)</b>		<b>153500</b>	<b>1842000</b>
<b>Less. Variable Expense</b>			
; PANT , SHART , GANGI PANJABI , KALAR GANGI CHANA GANGI etc.	0	122800	1473600
<b>Total variable Expense (B)</b>	<b>0</b>	<b>122800</b>	<b>1473600</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>0</b>	<b>30700</b>	<b>368400</b>
<b>Less. Fixed Expense</b>			
Rent		5000	60000
Electricity Bill		700	8400
Transportation		500	6000
Mobile Bill		300	3600
Entertainment		500	6000
Gard		100	1200
janitor		100	1200
Salary (self)		5,000	60,000
Salary		10000	120000
<b>Total fixed Cost (D)</b>		<b>22200</b>	<b>266400</b>
<b>Net Profit (E) [C-D)</b>		<b>8500</b>	<b>102000</b>

PANT	50000	30000	80000
SHART	100000	30000	130000
GANGI	10000		10000
PANJABI	32000		32000
KALAR GANGI	15000		15000
CHAINA GANGI	10000		10000
<b>Total</b>	<b>217000</b>	<b>60000</b>	<b>277000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)
<b>Revenue (sales)</b>			
; PANT , SHART , GANGI PANJABI , KALAR GANGI CHANA GANGI etc.	153500	1842000	1934100
<b>Total Sales (A)</b>	<b>153500</b>	<b>1842000</b>	<b>1934100</b>
<b>Less. Variable Expense</b>			
; PANT , SHART , GANGI PANJABI , KALAR GANGI CHANA GANGI etc.	122800	1473600	1547280
<b>Total variable Expense (B)</b>	<b>122800</b>	<b>1473600</b>	<b>1547280</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>30700</b>	<b>368400</b>	<b>386820</b>
<b>Less. Fixed Expense</b>			
Rent	5000	60000	60000
Electricity Bill	700	8400	8400
Guard	100	1200	1200
Mobile Bill	300	3600	3600
generator	100	1200	1200
Entertainment	500,	6000	6000
transportation	500	6000	6000
Salary	10000	120000	120000
Salary (self)	5000	60,000	60,000



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

<b>Cash flow projection on business plan (rec. &amp; Pay)</b>			
<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60000	
1.2	Net Profit	102000	120420
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		66000
	<b>Total Cash Inflow</b>	<b>162000</b>	<b>186420</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	<b>Total Cash Outflow</b>	<b>96000</b>	<b>36000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>66000</b>	<b>150420</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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