

Proposed NU Business Name: **M/S MA-BABAR DOYA BEDING STORE**



Project identification and prepared by: Chandra Mohan Roy,
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAHANGIR
Age	:	12-07-1995(22 Years)
Education, till to date	:	Class-7
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother,1 Sister
Address	:	Vill:Shalfa .P.O:Shalfa P.S:Sherpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	MOST. JAHANARA BEGUM
(iv) GB member's info	:	MD. SADEK MONDOL Branch:Kusumbi,Centre # 63(Female), Member ID: 7585, Group No: 07
Further Information:		Member since:20-02-2002 (15 Years)
(v) Who pays GB loan installment	:	First loan: BDT 6,000/- Existing Loan: BDT 30,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	He has 04 experience in running business. He has not training.
Other Own/Family Sources of Income	:	Cow firm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-749245
Mother's Contact No.	:	01770-328629
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JAHANARA BEGUM joined Grameen Bank since 15 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MA-BABAR DOYA BEDING STORE
Location	:	Shalfa,Sherpur.
Total Investment in BDT	:	BDT 120,000 /-
Financing	:	Self BDT 80,000/-(from existing business)67% Required Investment BDT 40,000/-(as equity)33 %
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Millk.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Sherpu, Bogra▪Agreed grace period is 3 months.

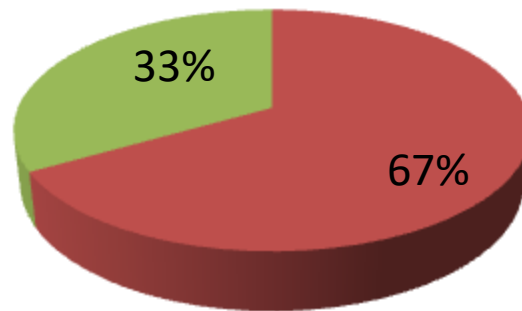
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Poltry Hen.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Poltry Hen.	2,100	63,000	756,000
Total variable Expense (B)	2,100	63,000	756,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
House rant		500	6,000
Electricity Bill		100	1,200
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Entertainment		300	3,600
Guard		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		6,200	74,396
Net Profit (E) [C-D]		20,800	249,604

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Poda cloth	800	31	24,800	200	85	17,000	41,800
chador	150	105	15,750	1000	31	21,000	46,750
Blajar tula	300	20	6,000				6,000
Fom tul	80	90	7,200				7,200
Col balis	5	80	400				400
lap	3	450	1,350				1,350
Others			4,500			2,000	6,500
Security			20,000				20,000
Total	1300		80,000	10200		40,000	130,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 40,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Poltry Hen.	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense	0				
Poltry Hen.	4,200	126,000	1,512,000	1,587,600	1,666,980
Total variable Expense (B)	4,200	126,000	1,512,000	1,587,600	1,666,980
Contribution Margin (CM) [C=(A-B)]	1,800	54,000	648,000	680,400	714,420
Less. Fixed Expense					
House rant		500	6,000	6,000	6,000
Electricity Bill		100	1,200	1,200	1,200
Transportation		1000	12,000	12,000	12,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		6,300	75,600	75,600	75,600
Net Profit (E) [C-D]		47,700	572,400	604,800	638,820
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	572,400	604,800	638,820
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		556,400	1,145,200
	Total Cash Inflow	612,400	1,161,200	1,784,020
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	556,400	1,145,200	1,768,020

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 2 Others:0
Experience & Skill : 4 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













FAMILY PICTURE

