

Proposed NU Business Name: **BHUYAN BEDING STORE**



Project identification and prepared by: MD.ANISAR RAHAMAN
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Project verified by: Shusanto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:YOUSUF BHUYAN
Age	:	09-08-1987(31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Daughter, 01 Son
No. of siblings:	:	05 Sisters
Address	:	Vill:South Kolapara, P.O:Porshuram, P.S: Porshuram, 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	:	MAYA BAGUM
(iii) Father's name	:	NUR MOHAMMAD
(iv) GB member's info	:	Branch: Porshuram, Centre # 42(Female), Member ID:3324/1, Group No: 0 Member since: 20-01-2010-2017 (07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 60,000/- Outstanding loan: 36,900/-
(v) Who pays GB loan installment	:	Mother
(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	:	14years experience in running business. 0 Years
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819995498
Mother's Contact No.	:	01813674524
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAYA BAGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

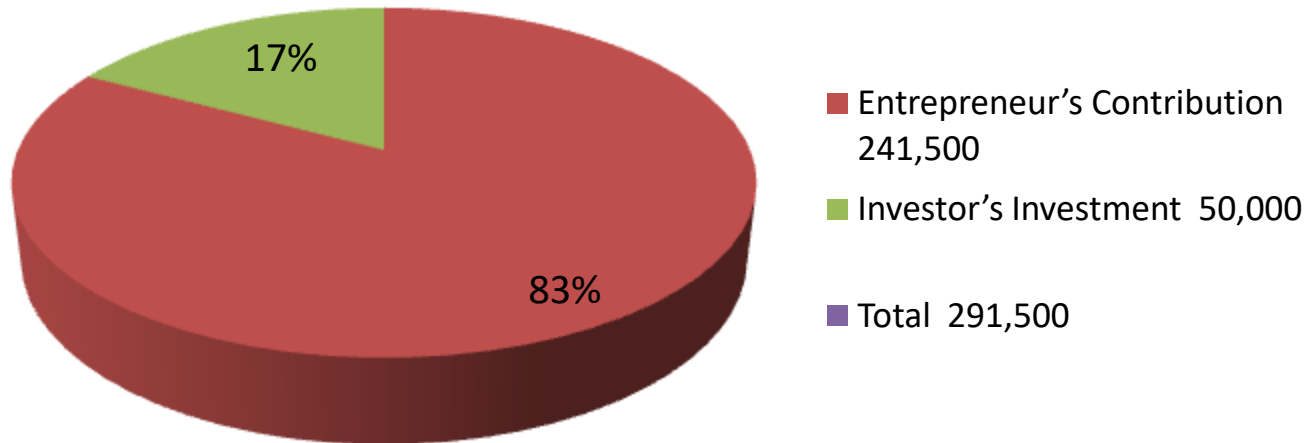
Proposed Nobin Udyokta Business Info

Business Name	:	BHUYAN BEDING STORE
Location	:	Hospital more ,Porshuram,Feni.
Total Investment in BDT	:	BDT 291500/-
Financing	:	Self BDT 241,500(from existing business) 83% Required Investment BDT,50,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft. = 150square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;lep,toshok,balish,tula,others..▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
lep,toshok,balish,tula,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
lep,toshok,balish,tula,others	2100	63000	756000
Total Variable Expense	2100	63000	756000
Contributon Margin (CM) [C=(A-B)]	900	27000	324000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		300	3600
Guard		100	1200
Generator		150	1800
Mobile Bill		400	4800
Total Fixed Cost (D)		14050	168600
Net Profit (E)= [C-D]		12950	155400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
lep	15	1,500	22,500			5,000	27,500
toshok	14	2,000	28,000			5,000	33,000
balish			43,000			5,000	8,000
balish	25	200	5000			5,000	9,800
tula	0	0	90,000			30,000	120,000
security	0	0	50,000			0	50,000
						0	0
						0	0
						0	0
						0	0
Total	63	4000	241500	0	0	50,000	291,500



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
lep,toshok,balish,tula,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	2800	84000	1008000	1058400	1111320
Total Variable Expense	2800	84000	1008000	1058400	1111320
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		14050	166800	167380	167969
Net Profit (E)= [C-D]		21950	263400	276570	290399
Investment Pay Back			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	263,400	276570	290398.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		243400	499970
	Total Cash Inflow	313,400	519,970	790,369
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	243,400	499,970	770,369

SWOT ANALYSIS

STRENGTH

Employment: Self: 04 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; Hospital more, Parshuram,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

