

Proposed NU Business Name: **RIYA FOAM & PORDA GALLERY**



Project identification and prepared by: Md.Nasir Sheikh
Chagal naiya,feni

Project verified by: Susanto kumar biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAIFUL ISLAM
Age	:	02 /01/ 1985 (32Years)
Education, till to date	:	Class Eight
Marital status	:	married
Children	:	01 Daughter
No. of siblings:	:	05 Brothers 03 Sisters
Address	:	Vill: Lakkhinpur P.O: P.S: Chagalnaiya , 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	:	SEMONA BEGUM
(iii) Father's name	:	LATE: MD SAHABUDDIN
(iv) GB member's info	:	Branch: K G Hat, Centre # 13/(Female), Member ID:1613/1, Group No: 04 Member since: 05-03-2008-2014 (6 YEARS) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 0,000/-
(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	:	7 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01837-618285
Mother's Contact No.	:	01850-004972
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SEMONA BEGUM joined Grameen Bank since 9 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

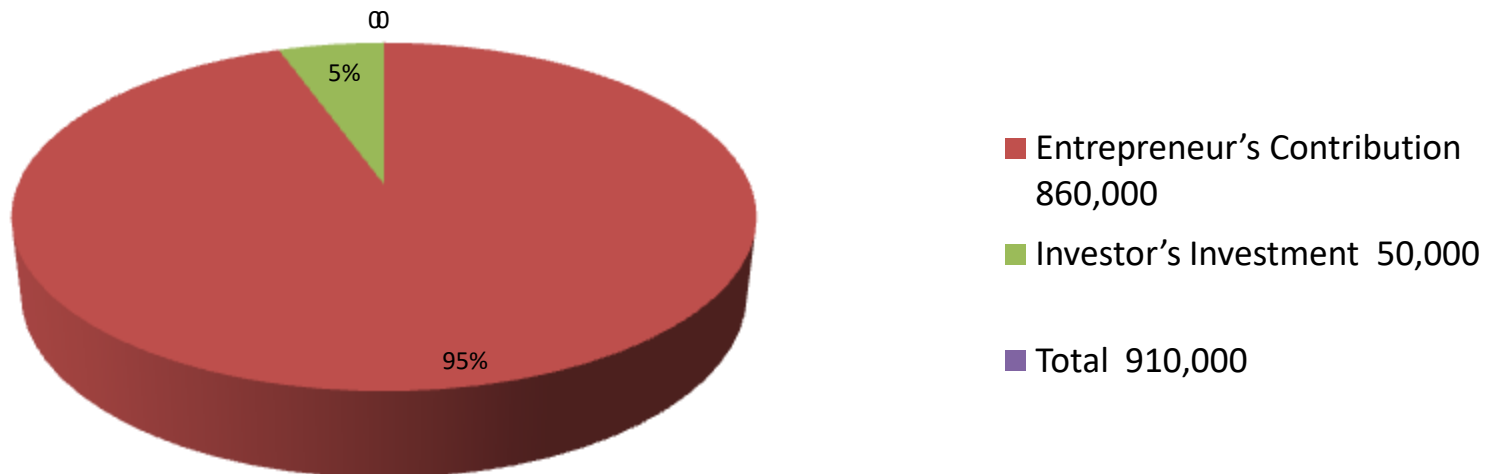
Business Name	:	RIA FOAM & PORDA GALLERY
Location	:	Dak bangla road, Chagalniya, Feni.
Total Investment In BDT	:	Bdt 9,10,000/-
Financing	:	Self BDT 8,60,000/- (From Existing Business) 95% Required Investment Bdt,50,000(as Equity) 5%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 15 ft. = 150 Square Ft
Security Of The Shop	:	500,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like pordar kapor,lep,toshok.kusum balish,▪Average 25% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing 3 Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
pordar kapor,lep,toshok.kusum balish	3600	108000	1296000
	0	0	0
Total Sales(A)	3600	108000	1296000
Less Variable Expense (B)			0
pordar kapor,lep,toshok.kusum balish	2700	81000	972000
Total Variable Expense	2700	81000	972000
Contributon Margin (CM) [C=(A-B)]	900	27000	324000
Less Fixed Expense			
Rent		6000	72000
Electric Bill		400	4800
Transportaion		400	4800
Salary (Self)		5000	60000
Salary (Staff)		9000	108000
Entertainment		200	2400
Guard		300	3600
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		21900	262800
Net Profit (E)= [C-D]		5100	61200

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
pordar kapor	1,000	300	300,000	0	0	30,000	330,000
lep	2	0	30,000			0	30,000
toshok	0	0	20,000			20,000	40,000
kusum balish	0	0	10,000			0	10,000
security	0	0	500,000			0	500,000
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
Total	1002	300	860,000	0	0	50,000	910,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
pordar kapor,lep,toshok.kusum balish	4100	123000	1476000	1549800	1627290
0	0	0	0	0	0
Total Sales(A)	4100	123000	1476000	1549800	1627290
Less Variable Expense (B)					
pordar kapor,lep,toshok.kusum balish	3075	92250	1107000	1162350	1220468
Total Variable Expense	3075	92250	1107000	1162350	1220468
Contributon Margin (CM) [C=(A-B)]	1025	30750	369000	387450	406823
Less Fixed Expense					
Rent		6000	72000	72000	72000
Electric Bill		400	4800	5100	5400
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		9000	108000	108000	108000
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		21900	259200	259840	260492
Net Profit (E)= [C-D]		8850	106200	111510	117086
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	106,200	111510	117085.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		86200	177710
	Total Cash Inflow	156,200	197,710	294,796
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	86,200	177,710	274,796

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop,, Dak bangla road,
Chagalniya, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





