

**Proposed NU Business Name: SORHAB BEPARI BASH DOKAN**

Project identification and prepared by: Md. Razu Ahmed,  
Nawabganj Unit, Dhaka

Project verified by: Md.Shamsul Arefin



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD.RAZU AHMED</b>
Age	:	02-03-1988 ( 29 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	01 Child
No. of siblings:	:	02 Brothers 04 Sister
Address	:	Vill: Barha, P.O: barha, P.S: Nawabganj, Dist: Dhaka
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>SALEHA BEGUM</b>
(iii) Father's name	:	<b>SORHAB BEPARI</b>
(iv) GB member's info	:	Branch: Komorgonj, Centre # 47 (Female), Member ID: 3263, Group No: 01 Member since: 01/01/1992 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: Nill
(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	:	Twelve years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-695053
Mother's Contact No.	:	01920-942314
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SALEHA BEGUM** joined Grameen Bank since 25 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

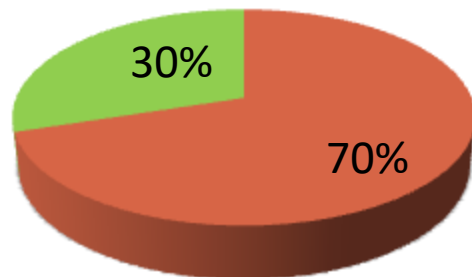
Business Name	:	<b>SORHAB BEPARI BASH DOKAN</b>
Location	:	Comorgoj Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000(from existing business) 70% <b>Required Investment BDT 50,000(as equity) 30 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Bera,Chatai, etc.</li> <li>▪Average 40% gain on sale.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪He is doing his business in rent place.</li> <li>▪Collects goods from Nawabgonj.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Bamboo Item	0	70000	840000
	0	0	0
Total Sales(A)	0	70000	840000
Less Variable Expense (B)			0
Bamboo Item	0	42000	504000
Total Variable Expense	0	42000	504000
Contributon Margin (CM) [C=(A-B)]	0	28000	336000
Less Fixed Expense			
Electric Bill		0	0
Transportaion		2000	24000
Salary (Self)		5000	60000
Entertainment		200	2400
Rent		1200	14400
Guard		0	0
Salary (Staff-2)		10000	120000
Mobil Bill		300	3600
Generator		0	0
Total Fixed Cost (D)		18700	224400
Net Profit (E)= [C-D]		9300	111600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bash	500	100	50,000	500	100	50,000	1,00,000
Chatai	12	3,000	36,000				36,000
Bera	10	2,000	20,000				20,000
Others			14,000				14,000
<b>Total</b>			<b>1,20,000</b>			<b>50,000</b>	<b>1,70,000</b>

### 0% Source of Finance



- Entrepreneur's Contribution's :- 1,20,000
- Investor Investment's :- 50,000
- Total :- 1,70,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Trailaring item	3000	90000	1080000	1134000
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>
<b>Less Variable Expense (B)</b>				
Trailaring item	1800	54000	648000	680400
<b>Total Variable Expense</b>	<b>1800</b>	<b>54000</b>	<b>648000</b>	<b>680400</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>	<b>453600</b>
<b>Less Fixed Expense</b>				
Rent		0	0	0
Electric Bill		0	0	0
Transportaion		2,500	30000	31500
Salary (Self)		5000	60000	60000
Salary (Staff)		10000	120000	120000
Entertainment		0	0	0
Guard		300	3600	3600
Generator		1200	14400	14400
Mobile Bill		400	4800	0
<b>Total Fixed Cost (D)</b>		<b>19400</b>	<b>218400</b>	<b>215100</b>
<b>Net Profit (E)= [C-D]</b>		<b>16600</b>	<b>199200</b>	<b>209160</b>
<b>Investment Pay Back</b>			<b>30,000</b>	<b>30,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	199,200	209160
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		169200
	<b>Total Cash Inflow</b>	<b>249,200</b>	<b>378,360</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>169,200</b>	<b>348,360</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Comorgonj Bazar,  
Nawabganj, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest















# FAMILY PICTURE

