

# Proposed NU Business Name: **SAYEM PUTHI GHOR**



Project identification and prepared by: Md Mohiuddin Rubel,  
Ghatal Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

**Brief Bio of The Proposed Nobin Udyokta**

|   |   |  |
|---|---|--|
| Name  | : | <b>MRS.NURJAHAN AKTER</b>  |
| Age   | : | 10-04-1995 ( 22 Years)   |
| Education, till to date                                   | : | H.S.C  |
| Marital status  | : | Married  |
| Children  | : | 0 Dauther 01 Son   |
| No. of siblings:  | : | 02 Brothers 01 Sisters   |
| Address   | : | Vill: Gungram ,P.O: Cantara,P.S: Ghatail, Dist: Tangail.   |
| <b>Parent's and GB related Info</b>                       |   |  |
| (i) Who is GB member                                      | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>   |
| (ii) Mother's name  | : |  |
| (iii) Father's name                                       | : |  |
| (iv) GB member's info                                     | : | Branch: Ghatail, Centre # 82 (Female),<br>Member ID: 5882/1 , Group No: 03<br>Member since: 13-03-1989 ( 28Years)<br>First loan: BDT = 2000<br>Last Loan = 50000 |
| <b>Further Information:</b>                               | : | Outstanding loan:=11500  |
| (v) Who pays GB loan installment                          | : | Brother  |
| (vi) Mobile lady  | : | No   |
| (vii) Grameen Education Loan                              | : | No   |
| (viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill<br>Own Business and<br>Training Info                               | : | 01 years of business experience.<br>: 01 years experience in running business.<br>: He has trained 6 Months |
| Other Own/Family Sources of Income  | : | Husband Business  |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01686-533116  |
| Family's Contact No.  | : | 01675-379620  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail  |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Firoza** joined Grameen Bank since 28 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | SAYEM PUTHI GHOR   |
| Location  | : | Gungram,Cantara,Ghatail,Tangail.   |
| Total Investment in BDT                           | : | BDT 80,000/-   |
| Financing   | : | Self BDT 30,000/- (from existing business) 37 %<br>Required Investment BDT 50,000/- (as equity) 63 %   |
| Present salary/drawings from business (estimates) | : | BDT 5,000  |
| Proposed Salary                                   | : | BDT 5,000  |
| Size of shop                                      | : | 15 ft x 30 ft= 450 square ft   |
| Security of the shop                              | : | BDT 0,000  |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Puthi,Apple,Komla,Gajor,Kaba Ghor,Kolom Dani,Ful Dani,Bag,Three Pices, etc.</li> <li>▪Average 30 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li> <li>▪The Entrepreneur Is Owner Of The shop.</li> <li>▪Collects goods from Ghatail.</li> <li>▪Agreed grace period is 3 months.</li> </ul> |

| <b>Existing Business</b>  |              |                |                |
|---|--------------|----------------|----------------|
| <b>BDT (TK)</b>   |              |                |                |
| <b>Particular</b>   | <b>Daily</b> | <b>Monthly</b> | <b>Yearly</b>  |
| <b>Revenue (sales)</b>  |              |                |                |
| Puthi,Apple,Komla,Gajor,Kaba Ghor,Kolom Dani,Ful Dani,Bag,Three Pices, etc. | 1,200        | 36,000         | 432,000        |
|   | 0            | 0              | 0              |
| <b>Total Sales (A)</b>  | <b>1,200</b> | <b>36,000</b>  | <b>432,000</b> |
| <b>Less. Variable Expense</b>   |              |                |                |
| Puthi,Apple,Komla,Gajor,Kaba Ghor,Kolom Dani,Ful Dani,Bag,Three Pices, etc. | 840          | 25,200         | 302,400        |
| <b>Total variable Expense (B)</b>   | <b>840</b>   | <b>25,200</b>  | <b>302,400</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b>                                   | <b>360</b>   | <b>10,800</b>  | <b>129,600</b> |
| <b>Less. Fixed Expense</b>  |              |                |                |
| Rent  |              | 0              | 0              |
| Electricity Bill  |              | 100            | 1,200          |
| Transportation  |              | 500            | 6,000          |
| Salary (self)   |              | 5000           | 60,000         |
| Salary (staff)  |              | 0              | 0              |
| Entertainment   |              | 100            | 1,200          |
| Graud Bill  |              | 0              | 0              |
| Generator Bill  |              | 0              | 0              |
| Mobile Bill   |              | 200            | 2,400          |
| <b>Total fixed Cost (D)</b>   |              | <b>5,900</b>   | <b>70,800</b>  |
| <b>Net Profit (E) [C-D]</b>   |              | <b>4,900</b>   | <b>58,800</b>  |

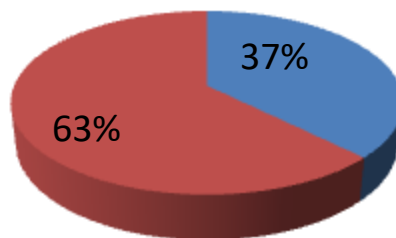
| Investment Breakdown |          |       |               |             |          |       |               |                |
|----------------------|----------|-------|---------------|-------------|----------|-------|---------------|----------------|
| Particulars          | Existing |       |               | Particulars | Proposed |       |               | Proposed Total |
|                      | Quantity | Price | Unit Price    |             | Quantity | Price | Unit Price    |                |
| Puthi                | 4        | 800   | 3200          | Puthi       | 25       | 800   | 20,000        | 23,200         |
| Apple, Komla         | 70       | 130   | 9100          | Than Kapor  | 1        | 30000 | 30,000        | 39,100         |
| Gajor                | 20       | 40    | 800           |             |          |       | 0             | 800            |
| Kaba Ghor            | 5        | 270   | 1350          |             |          |       | 0             | 1,350          |
| Kolom Dani           | 5        | 270   | 1350          |             |          |       | 0             | 1,350          |
| Ful Dani             | 5        | 480   | 2400          |             |          |       | 0             | 2,400          |
| Bag                  | 3        | 500   | 1500          |             |          |       | 0             | 1,500          |
| Three Pieces         | 5        | 150   | 750           |             |          |       | 0             | 750            |
|                      | 0        | 0     | 0             |             |          |       | 0             | 0              |
| Others               |          |       | 9550          |             |          |       | 0             | 9,550          |
|                      |          |       |               |             |          |       |               | 0              |
|                      |          |       |               |             |          |       |               | 0              |
| <b>Total</b>         |          |       | <b>30,000</b> |             |          |       | <b>50,000</b> | <b>80,000</b>  |

## Source of Finance

■ Entrepreneur's contribution 30000

■ Investor's Investment 50000

■ Total 80000



# Financial Projection (BDT)

| Particular  | Daily       | Monthly      | Year -1       | Year-2        |
|---|-------------|--------------|---------------|---------------|
| <b>Revenue(Sales)</b>   |             |              |               |               |
| Puthi,Apple,Komla,Gajor,Kaba Ghor,Kolom Dani,Ful Dani,Bag,Three Pices, etc. | 1500        | 45000        | 540000        | 567000        |
| <b>Total Sales(A)</b>   | <b>1500</b> | <b>45000</b> | <b>540000</b> | <b>567000</b> |
| <b>Less Variable Expense (B)</b>  |             |              |               |               |
| Puthi,Apple,Komla,Gajor,Kaba Ghor,Kolom Dani,Ful Dani,Bag,Three Pices, etc. | 1050        | 31500        | 378000        | 396900        |
| <b>Total Variable Expense</b>   | <b>1050</b> | <b>31500</b> | <b>378000</b> | <b>396900</b> |
| <b>Contributon Margin (CM) [C=(A-B)]</b>                                    | <b>450</b>  | <b>13500</b> | <b>162000</b> | <b>170100</b> |
| <b>Less Fixed Expense</b>   |             |              |               |               |
| Rent  |             | 0            | 0             | 0             |
| Electric Bill   |             | 110          | 1320          | 15840         |
| Transportaion   |             | 550          | 6600          | 6930          |
| Salary (Self)   |             | 5,000        | 60000         | 60000         |
| Salary (Staff)  |             | 0            | 0             | 0             |
| Entertainment   |             | 110          | 1320          | 1320          |
| Guard   |             | 0            | 0             | 0             |
| Generator   |             | 0            | 0             | 0             |
| Mobile Bill   |             | 210          | 2520          | 0             |
| <b>Total Fixed Cost (D)</b>   |             | <b>5980</b>  | <b>71760</b>  | <b>84090</b>  |
| <b>Net Profit (E)= [C-D]</b>  |             | <b>7520</b>  | <b>90240</b>  | <b>94752</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  | 90,240              | 94752               |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 60240               |
|             | <b>Total Cash Inflow</b>                          | <b>140,240</b>      | <b>154,992</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>60,240</b>       | <b>124,992</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 01 Years  
Own Business : 01 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

সাইম পুথিঘর

প্রোঃ নূরজাহান আক্তার

ঠিকানা : গুনগ্রাম













মহাশিব ব্যাংক

সংস্কৃত আবেদন পত্রিকা

তারিখ: \_\_\_\_\_

স্থান: \_\_\_\_\_

স্বাক্ষর: \_\_\_\_\_