

## Proposed NU Business Name: **PROJAPOTI**



**Grameen Shakti  
Samajik Byabosha Ltd.**

Project identification and prepared by: Md Shahadat hossain  
Dhanbari Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique

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

Name	:	<b>MAHABUBUL AREFIN</b>
Age	:	01-01-1992 ( 26 Years)
Education, till to date	:	H,S,C
Marital status	:	Married
Children	:	01 Dauther 0 Son
No. of siblings:	:	0 3Brothers 0 Sisters
Address	:	Vill:Chalas ,P.O:Dhanbari ,P.S: Dhanbari, 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	:	<b>MOST.PARVIN AKTER</b>
(iii) Father's name	:	<b>MD.ABUL KALAM AZAD</b>
(iv) GB member's info	:	Branch: Chalas Centre # 86 (Female), Member ID:9603/2 , Group No: 03 Member since: 08-09-2014 ( 03 years) First loan: BDT = 10,000 Last Loan = 20,000
<b>Further Information:</b>	:	Outstanding loan:= 9880
(v) Who pays GB loan installment	:	Father
(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 Own Business and Training Info	:	0 4years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-597503
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. DhanbariUnit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.PARVIN AKTER** joined Grameen Bank since 03 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	PROJAPOTI
Location	:	Dhanbari ,Tangail
Total Investment in BDT	:	BDT 654,000/-
Financing	:	Self BDT 574,000/- (from existing business) 88% Required Investment BDT 80,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 30 ft= 300 square ft
Security of the shop	:	BDT 200,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;pant, shirt,t shirt etc.</li> <li>▪Average 10 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing employee.</li> <li>▪The shop is rented .</li> <li>▪Collects goods from .Dhaka</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
pant,shat,etc	7,000	210,000	2,520,000
	0	0	0
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>
<b>Less. Variable Expense</b>			
pant,shat,etc	6,300	189,000	2,268,000
<b>Total variable Expense (B)</b>	<b>6,300</b>	<b>189,000</b>	<b>2,268,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,200	38,400
Electricity Bill		250	3,000
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		500	6,000
Graud Bill		150	1,800
Generator Bill		250	3,000
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>10,650</b>	<b>127,800</b>
<b>Net Profit (E) [C-D]</b>		<b>10,350</b>	<b>124,200</b>

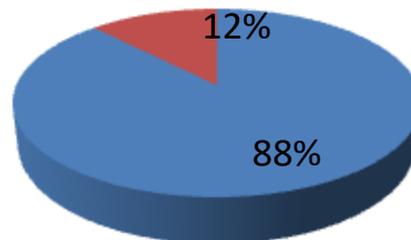
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
jens pant	120	800	96000	jens pant	1	0	10,000	106,000
gangi	100	400	60000	gangi	0	0	10,000	70,000
bbacha der kapor	150	250	37000	bbacha der kapor	0	0	10,000	47,000
shat	200	700	140000	shat	0	0	10,000	150,000
gaket	30	500	15000	gaket	0	0	10,000	25,000
panzabi	15	750	11000	panzabi	2	0	10,000	21,000
	0	0	0	0	5	0	0	0
	0	0	0	0	5	0	0	0
	0	0	0	0	4	0	0	0
Others			15000	Others			20,000	35,000
Secuirity of Shop			200000					200,000
Machinaries			0	Machinaries			0	0
<b>Total</b>			<b>574,000</b>				<b>80,000</b>	<b>654,000</b>

## Source of Finance

■ Entrepreneur's contibution 574000

■ Investor's Investment 80000

■ Total 654000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
part,shat,etc	8,000	240,000	2,880,000	3,024,000
	0	0	0	0
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>
<b>Less. Variable Expense</b>				
part,shat,etc	7,200	216,000	2,592,000	2,721,600
<b>Total variable Expense (B)</b>	<b>7,200</b>	<b>216,000</b>	<b>2,592,000</b>	<b>2,721,600</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>
<b>Less. Fixed Expense</b>				
Rent		3,200	38,400	38,400
Electricity Bill		275	3,300	3,465
Transportation		1,100	13,200	13,860
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		550	6,600	6,930
Graud Bill		165	1,980	2,079
Generator Bill		263	3,150	3,308
Mobile Bill		315	3,780	3,969
<b>Non Cash Item</b>				
Depreciation		0	0	0
<b>Total Fixed Cost</b>		<b>10,868</b>	<b>130,410</b>	<b>132,011</b>
<b>Net Profit (E) [C-D]</b>		<b>13,133</b>	<b>157,590</b>	<b>170,390</b>
<b>Investment Payback</b>			<b>48,000</b>	<b>48,000</b>

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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	157,590	170,390
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		109,590
	<b>Total Cash Inflow</b>	<b>237,590</b>	<b>279,980</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>109,590</b>	<b>231,980</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 09 Years  
Own Business : 09 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







# FAMILY PICTURE

