

Proposed NU Business Name: **FRIENDES PUSPALOY AND VIDEO**



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Dagonvuiyan Unit, Feni  
Project verified by: Shush anta Kumar Bishash



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

Name	:	<b>MD NAZRUL ISLAM</b>
Age	:	24-04-1989( 29Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	04Brothers.
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali
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>RUCHIYA KHATUN</b>
(iii) Father's name	:	<b>LATE:KURISHED ALOM</b>
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 08(Female), Member ID: 1344, Group No: 02 Member since: 1999 to 2004 till (05Years) First loan: BDT 2,000 Existing Loan: BDT: 20,000, Outstanding loan:0/=
Further Information:		
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	0 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824-800168
Family's Contact No.	:	01878-833007
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RUCHIYA KHATU** joined Grameen Bank since 05 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

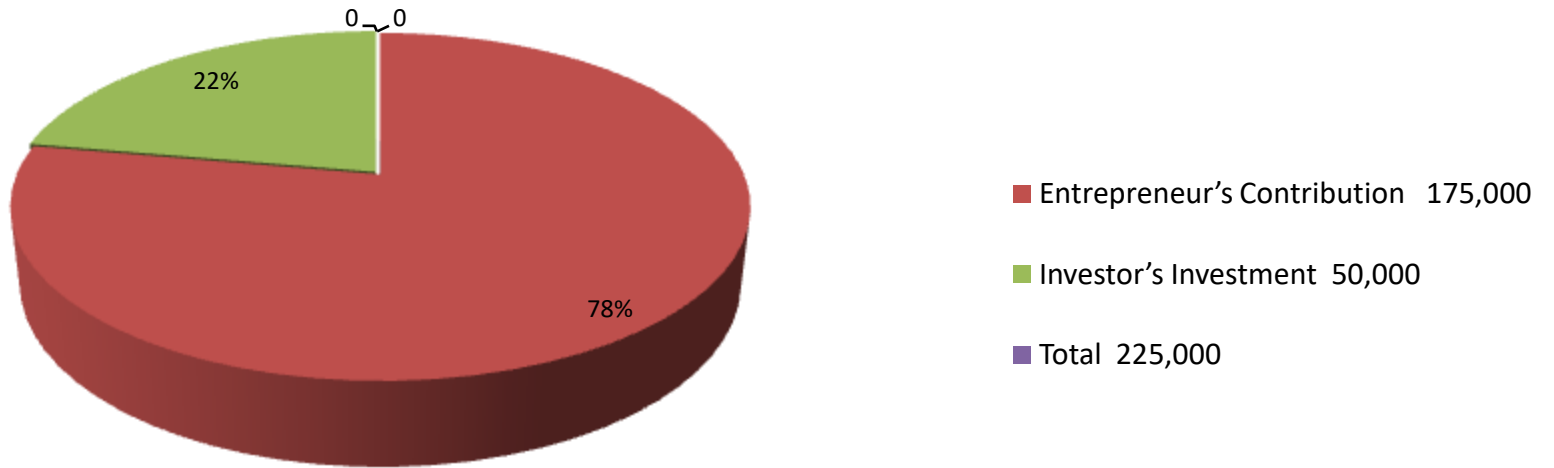
Business Name	:	<b>FRIENDES PUSPALOY AND VIDEO</b>
Location	:	Collage road,Chowdharyhat ,Nohakhali.
Total Investment in BDT	:	BDT 225000/-
Financing	:	Self BDT 175000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Marriage items ,etc.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪After getting equity fund 01 will be appointed</li><li>▪Average 40% gain on sales</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka &amp; Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Marriage items	2,500	75000	900000
<b>Total Sales (A)</b>	2500	75000	900000
<b>Less Variable Expense</b>			
Marriage items	1500	45000	540000
<b>Total variable Expense (B)</b>	1500	45000	540000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1000	30000	360000
<b>Less Variable Expense</b>			
Rent		1400	16800
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		4000	48000
Entertainment		200	2400
Gird		50	600
Generator		300	3600
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		12450	149400
<b>Net Profit (E)= [C-D]</b>		17550	210600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gift Items	0	0	15000	0	0	30000	45000
Cosmetics	0	0	40000	0	0	10000	50000
Sarwani	10	4000	40000	0	0	0	40000
Marriges Items	0	0	5000	0	0	0	5000
Marriges Tupi	10	500	5000	0	0	0	5000
Others	0	0	20000	0	0	10000	30000
Security	0	0	50000	0	0	0	50000
<b>Total</b>			<b>175000</b>			<b>50000</b>	<b>225000</b>



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Marriage items	2800	84000	1008000	1058400	1111320
<b>Total Sales (A)</b>	2800	84000	1008000	1058400	1111320
<b>Less Variable Expense</b>					
Marriage items	1680	50400	604800	635040	666792
<b>Total variable Expense (B)</b>	1680	50400	604800	635040	666792
<b>Contribution Margin (CM) [C=(A-B)</b>	1120	33600	403200	423360	444528
<b>Less Variable Expense</b>					
Rent		1400	16800	16800	16800
Electricity bill		1000	12000	12200	12400
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	60000	60000
Salary(staff)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gird		50	600	600	600
Generator		300	3600	3600	3600
Mobile bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		13650	163800	171990	180589.5
<b>Net Profit (E)= [C-D]</b>		19950	239400	251370	263938.5
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	Particulars	Year 2 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>239400</b>	<b>251370</b>	<b>263938.5</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		219,400	450,770
	<b>Total Cash Inflow</b>	289,400	470,770	714,709
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
<b>3</b>	<b>Net Cash Surplus</b>	219,400	450,770	694,709

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 10 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



















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## FAMILY PICTURE

