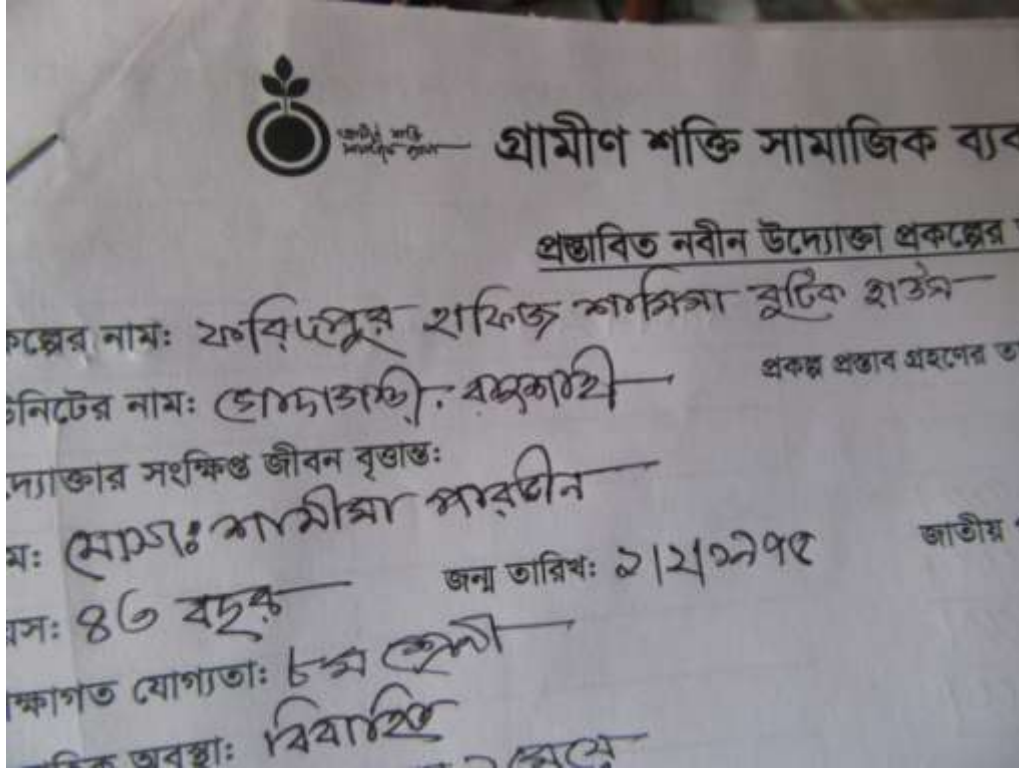


Proposed NU Business Name: **FORIDPUR HAFIZ SAMIMA BOTIC HOUSE**



Project identification and prepared by: Md. Lokman Hakim,
Godagari Unite, Rajshahi

Project verified by: MD. MIZANUR RAHAMAN



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. SAMIMA PARVIN
Age	:	01-02-1975(45 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 son 1 daughter
No. of siblings:	:	3 Sister
Address	:	Vill: Sarangpur,P.O: Sultan gong P.S: Godagari Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.FATIMA BEGUM
(iii) Father's name	:	MD.NOZRUL ISLAM
(iv) GB member's info	:	Branch: Basudebpur, Godagari Centre 63# (Female), Member ID: 9543, Group No: 08 Member since: 14-12-2009(08Years) First loan: BDT 15000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 19440
(v) Who pays GB loan installment	:	Father
(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	:	2 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01778174796
Father's Contact No.	:	01883479919
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FATIMA BEGUM joined Grameen Bank since 08 years ago. At first she took ,15000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FORIDPUR HAFIZ SAMIMA BOTIC HOUSE
Location	:	Foridpur, Sultangong, Godagari, Rajshahi
Total Investment in BDT	:	BDT 2,53,500/-
Financing	:	Self BDT 203500/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 08 ft= 80square ft
Security of the shop	:	0
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments business.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪After getting equity fund 1 employ will be appointed.▪The shop is rented.▪Collects goods from Dhaka and Rajshahi▪Agreed grace period is 3 months.

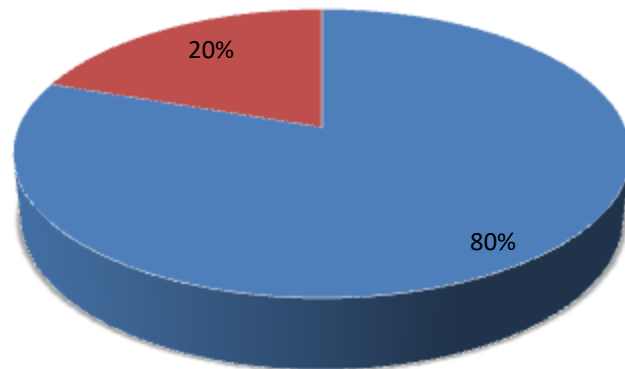
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Botics Item	0	60000	720000
Total Sales (A)	0	60000	720000
Less. Variable Expense			
Botics Item	0	48000	576000
Total Variable Expense(B)	0	48000	576000
Contribution Margin(CM) [C=(A-B)]	0	12000	144000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3600
Mobile Bill		200	2400
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		500	6000
Food/other		500	6000
Medicine		0	0
Bank Charge/gurd		0	0
Total Fixed Cost (D)		6500	78000
Net Profit (E) [C-D]		5500	66000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Nokshi Katha	125000	0	125000
Orna	12500	0	12500
threepic	16000	0	16000
Camical	50000	0	50000
gangi	0	0	0
	0	0	0
Cloths Item	0	50000	50000
0	0	0	0
0	0	0	0
Total	203500	50000	253500

Source of Finance



- Entrepreneur's Contribution 203500
- Investor's Investment 50000
- Total 253500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Botics item	0	80000	960000	1008000	1058400
Total Sales (A)	0	80000	960000	1008000	1058400
Less. Variable Expense					
Botics item	0	64000	768000	806400	846720
Total Variable Expense (B)	0	64000	768000	806400	846720
Contribution Margin (CM) [C=(A-B)]	0	16000	192000	201600	211680
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		300	3600	3900	4200
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		500	6000	6300	6600
Food		500	6000	6000	6000
Medicine		0	0	0	0
Bank Charge		0	100	100	100
Total Fixed Cost (D)		6500	78100	79000	79900
Net Profit (E) [C-D]		9500	113900	122600	131780
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net Profit	113900	122600	131780
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		93900	196500
	Total Cash Inflow	163900	216500	328280
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	93900	196500	308280

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Foridpur, Sultangong
Godagari, Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

