

## Proposed NU Business Name: **ANARUL BASTRALOY**



Project identification and prepared by: Md. Sahabuddin ,  
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>ANARUL</b>
Age	:	11-10-1983 (33 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	02 Doughter
No. of siblings:	:	01 Brother, 03 Sister
Address	:	Vill: Gopil, P.O: Dhamin Naoga , P.S: Mohanpur , 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	:	<b>REHENA</b>
(iii) Father's name	:	<b>NASIR</b>
(iv) GB member's info	:	Branch: Rayghati, Mohanpura Centre 7 (Female), Member ID: 1141/4, Group No: 01 Member since: 12-04-2013 (3Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 22,000 Outstanding loan: 15,562/=
(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	:	Ten years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Chamra Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-620022
Mother's Contact No.	:	01723-732881
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**REHENA** joined Grameen Bank since 3 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><i>ANARUL BASTRALOY</i></b>
Location	:	Keshorhat Bazar, Mohanpur,Rajshahi
Total Investment in BDT	:	BDT 2,40,000/-
Financing	:	Self BDT 1,90,000/-(from existing business) 79% Required Investment BDT 50,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 8 ft = 80 sft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing; Cloth item etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li> <li>▪The shop is Rent</li> <li>▪Collects goods from Shajatpur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

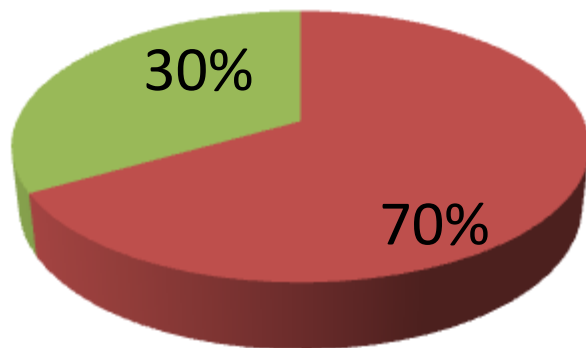
# Existing Business

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloth item	3000	90,000	10,80,000
<b>Total Sales (A)</b>	3000	90,000	10,80,000
<b>Less. Variable Expense</b>			
Cloth Item	2,400	72,000	8,64,000
<b>Total variable Expense (B)</b>	2,400	72,000	8,64,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18,000	2,16,000
<b>Less. Fixed Expense</b>			
Rent		800	9,600
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard		200	2,400
Transportation		2,000	24,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>9,000</b>	<b>1,08,000</b>
<b>Net Profit</b>		<b>9,000</b>	<b>1,08,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shari	150	500	75,000	50	500	25,000	1,00,000
Lungi	200	300	60,000	50	500	15,000	75,000
Three Pice	100	500	50,000	20	500	10,000	60,000
Moshari	4	250	1,000	-	-	-	1,000
Kombol	20	80	1,600	-	-	-	1,600
Bead Shit	5	250	1,250	-	-	-	1,250
Gamsa	50	50	2,500	-	-	-	2,500
Advance For Shop	-	-	20,000				
<b>Total</b>	<b>529</b>		<b>1,90,000</b>	<b>120</b>		<b>50,000</b>	<b>2,40,000</b>

## Source of Finance



■ Entrepreneur's Contribution 200,000

■ Investor's Investment 100,000

■ Total 300,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3<sup>rd</sup> Year</b>
<b>Revenue (sales)</b>					
<b>Cloth Item</b>	4,500	1,35,000	16,20,000	17,01,000	17,86,050
<b>Total Sales (A)</b>	4,500	1,35,000	16,20,000	17,01,000	17,86,050
<b>Less. Variable Expense</b>					
<b>Cloth tem</b>	3,600	1,08,000	12,96,000	13,60,800	14,28,840
<b>Total variable Expense (B)</b>	3,600	1,08,000	12,96,000	13,60,800	14,28,840
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27,000	3,24,000	3,40,200	3,57,210
<b>Less. Fixed Expense</b>					
Rent		800	9,600	9,600	9,600
Electricity Bill		500	6,000	6,500	7,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Guard Bill		200	2,400	2,600	3,000
Transportation		2500	30,000	32,000	35,000
Entertainment		500	6,000	6,500	7,000
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>10,100</b>	<b>1,21,200</b>	<b>1,24,900</b>	<b>1,29,800</b>
<b>Net Profit (E) [C-D]</b>		<b>16,900</b>	<b>2,02,800</b>	<b>2,15,300</b>	<b>2,27,410</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,02,800	2,15,300	2,27,410
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,82,800	3,74,100
	<b>Total Cash Inflow</b>	<b>2,52,800</b>	<b>3,98,100</b>	<b>6,01,510</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)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,82,800</b>	<b>3,74,100</b>	<b>5,81,510</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
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

Pictures















# FAMILY PICTURE

