



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

Name	:	<b>ALIF</b>
Age	:	10-12-1991(26 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	3 Brothers
Address	:	Vill:Tetolia, P.O: Tetolia, P.S: Baga, 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>ASHIA BEGUM</b>
(iii) Father's name	:	<b>AMJAD HOSSEN</b>
(iv) GB member's info	:	Branch: Arani Baga, Centre # 22 (Female), Member ID: 2583, Group No: 06 Member since:26-05-1995(22 Years) First loan: BDT 10,000
Further Information:		Existing Loan:70,000 /-, Outstanding loan:50580/--
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-653858
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Baga Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ASHIA BEGUM** joined Grameen Bank since 22 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land business.

# Proposed Nobin Udyokta Business Info

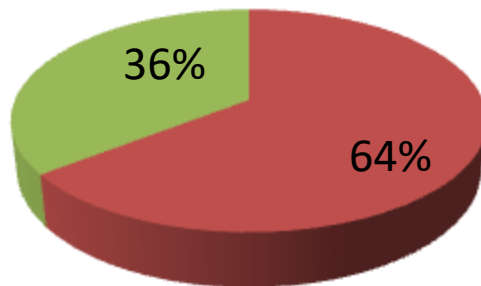
Business Name	:	: <b>AKOTA GIFT CORNER</b>
Location	:	Tatulia Bazer, Rajshahi
Total Investment in BDT	:	BDT 2,25,000/-
Financing	:	Self BDT 145000/-(from existing business) 64% Required Investment BDT 80,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a gift corner</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employe.</li><li>▪Collects goods from rajshahi,dhaka</li><li>▪The shop is rent</li></ul>

Exesting

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Silver patil,Fry pan,Malamine plate ETC	1800	54000	648000
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Silver patil,Fry pan,Malamine plate ETC	1440	43200	518400
Total Variable Expense	1440	43200	518400
Contributon Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		500	6000
Electricity Bill		500	6000
Transportaion		1500	18000
Salary (Self)		4000	48000
Entertainment		200	2400
Genarator		100	1200
Mobil Bill		200	2400
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		3800	45600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Silver pan	215	170	36550	200	150	30000	66550
Small Chair	50	430	21500	100	100	10000	31500
Fry pan	60	200	12000				12000
Malamine plate	150	80	12000				12000
Others			62950			40000	102950
<b>Total</b>	<b>475</b>		<b>145000</b>	<b>300</b>		<b>80,000</b>	<b>2,25,000</b>

## Source of Finance



■ Entrepreneur's Contribution  
145,000

■ Investor's Investment  
80,000

■ Total 225,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Silver patil,Fry pan,Malamine plate ETC	2000	60000	720000	1080000	1134000
<b>Total Sales(A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>1080000</b>	<b>1134000</b>
<b>Less Variable Expense (B)</b>		0	0	0	0
Silver patil,Fry pan,Malamine plate ETC	<b>1600</b>	<b>48000</b>	<b>576000</b>	<b>864000</b>	<b>907200</b>
<b>Total Variable Expense</b>	<b>1600</b>	<b>48000</b>	<b>576000</b>	<b>864000</b>	<b>907200</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12000</b>	<b>144000</b>	<b>216000</b>	<b>226800</b>
<b>Less Fixed Expense</b>					
Rent		500	6000	6000	6000
Electricity Bill		500	6000	6300	6600
Transportaion		1500	18000	18400	18800
Salary (Self)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>7000</b>	<b>84000</b>	<b>84800</b>	<b>85600</b>
<b>Net Profit (E)= [C-D]</b>		<b>5000</b>	<b>60000</b>	<b>131200</b>	<b>141200</b>
<b>Investment Pay Back</b>			32000	32000	32000



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	60,000	131200	141200
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	<b>Total Cash Inflow</b>	<b>140,000</b>	<b>159,200</b>	<b>243,700</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)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>28000</b>	<b>102500</b>	<b>180885</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

Pictures

Authorized Retailer



আর এফ এল

বন্ধু শপ



**BONDHU**shop

একতা গিফট কর্ণার

তেতুলিয়া বাজার, কলেজ গেট, বাঘা রাজশাহী | ০১৭৩১-৬৫৩৮৫৮

বিবিধ পণ্যের বিক্রয়

বিবিধ পণ্যের বিক্রয়

বিবিধ পণ্যের বিক্রয়













MECA ICM

OLILA  
OLILA  
OLILA

NOAH

MARUTI

WISMA  
WISMA  
WISMA

NOAH



# FAMILY PICTURE

