

Proposed NU Business Name: **BASH BYABOSHA**



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

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. REZAUL SARDAR
Age	:	16-11-1982 (34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother
Address	:	Vill: Gobindo Para , P.O:Pashuria , P.S: Bagmara , 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	:	MOST. RAHELA BIBI
(iii) Father's name	:	MD. ABU JAFOR SARDAR
(iv) GB member's info	:	Branch: Godagari, Centre 37 (Female), Member ID: 7919/1, Group No: 12 Member since: Befor 2004-2009 Present 25-01-2016 (5Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 13,400/=
(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	:	15 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-068104
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RAHELA BIBI joined Grameen Bank since 5 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	:	BASH BYABOSHA
Location	:	Gobindopara,Pashuria,Bagmara ,Rajshahi
Total Investment in BDT	:	BDT 85,000/-
Financing	:	Self BDT 45,000/-(from existing business) 53% Required Investment BDT 40,000/-(as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	Null
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Fish item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Rongpur,dinazpur.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bash Item		2,50,000	30,00,000
Total Sales (A)		2,50,000	30,00,000
Less. Variable Expense			
Bash Item		2,12,500	25,50,000
Total variable Expense (B)		2,12,500	25,50,000
Contribution Margin (CM) [C=(A-B)]		37,500	4,50,000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Hat Khajna		3,000	36,000
Transportation		20,000	2,40,000
Entertainment			
Food			
Bank service Charge			
Total fixed Cost (D)		28,500	3,42,000
Net Profit (E) [C-D]		9,000	1,08,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Oashi	450	100	45,000	-	-	40,000	85,000
Total	450		45,000			40,000	85,000

Source of Finance



- Entrepreneur's Contribution 45,000
- Investor's Investment 40,000
- Total 85,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Bambo Item		3,00,000	36,00,000	37,80,000	39,69,000
Total Sales (A)		3,00,000	36,00,000	37,80,000	39,69,000
Less. Variable Expense					
Bambo Item		2,55,000	30,60,000	32,13,000	33,73,650
Total variable Expense (B)		2,55,000	30,60,000	32,13,000	33,73,650
Contribution Margin (CM) [C=(A-B)]		45,000	5,40,000	5,67,000	5,95,350
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		24,000	2,88,000	3,00,000	3,20,000
Entertainment					
Salary (staff)					
Hat Khajna		3,000	36,000	37,000	39,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		32,600	3,91,200	4,04,700	4,27,200
Net Profit (E) [C-D]		12,400	1,48,800	1,62,300	1,68,150
Investment Payback			16000	16000	16000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	1,48,800	1,62,300	1,68,150
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,42,800	
	Total Cash Inflow	1,98,800	3,05,100	2,89,100
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	1,42,800	2,89,100	4,57,250

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

