

Proposed NU Business Name: MARUF SPORTES AND JENTES



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Dagonvuiyan Unit, Feni.

Project verified by: Shush anta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	BOSHIR AHAMED
Age	:	10-10-1982(34Years)
Education, till to date	:	Class seven
Marital status	:	Married
Children	:	01 Sones,01Daughter
No. of siblings:	:	N/A
Address	:	Vill:Vatirchor P.O:Zuruya, P.S Senbag, Dist:Nohakhali.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	SUMSUNAHAER
(iii) Father's name	:	MOMINUL HAQE
(iv) GB member's info	:	Branch:, Kadera, senbag, Centre #34 (Female), Member ID:9014, Group No: 03 Member since: 2007 to -2013 till (5 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 15000 Outstanding loan:0
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	NA
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	0 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01863589125
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUMSUNHAER joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

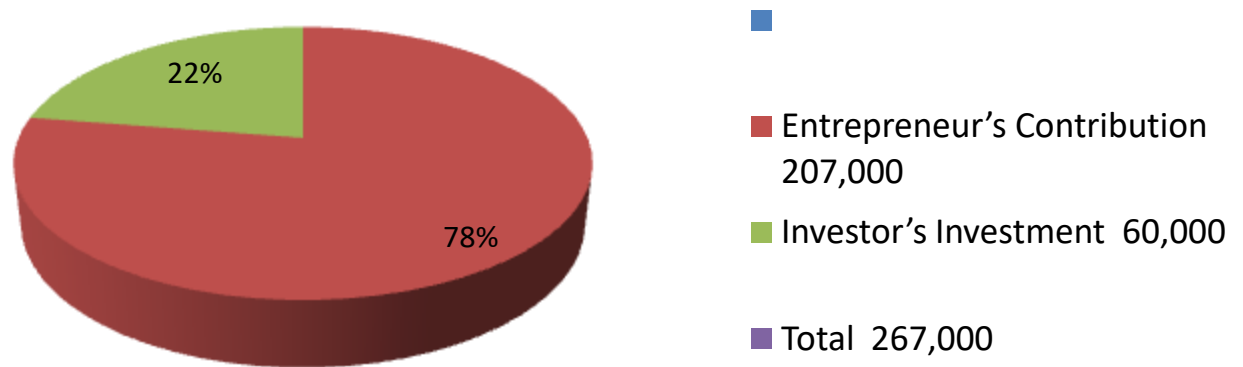
Business Name	:	MARUF SPORTES AND JENTES
Location	:	New market, korish munshi,moddo bazar,Dagonbhuyain.Feni.
Total Investment in BDT	:	BDT 267,000/-
Financing	:	Self BDT 207,000/- (from existing business) 82% Required Investment BDT 60,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	11ft x 7ft= 77 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sports and garments items ,etc.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund 01 will be appointed▪Average 20% gain on sales▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sports and garments items	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Sports and garments items	3200	96000	1152000
Total variable Expense (B)	3200	96000	1152000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less Variable Expense			
Rent		1300	15600
Electricity bill		500	6000
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		80	960
Generator		450	5400
Mobile bill		500	6000
Total fixed cost (D)		10130	121560
Net Profit (E)= [C-D]		13870	166440

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pant	100	500	50000	0	0	20000	70000
Shirt	100	400	40000	0	0	20000	60000
T-shirt	100	300	30000	0	0	10000	40000
Belt	70	100	7000	0	0	0	7,000
Trouger	150	200	30000	10	0	0	30,000
Germentes items	0	0	20000	5	0	0	20,000
Chsoma	50	200	10000	1	0	0	10,000
Others	0	0	20000	0	0	10,000	30,000
Total	0	0	207000	1	0	60,000	267,000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Sports and garments items	7340	220200	2642400	2774520	2913246
Total Sales (A)	7340	220200	2642400	2774520	2913246
Less Variable Expense					
Sports and garments items	5872	176160	2113920	2219616	2330596.8
Total variable Expense (B)	5872	176160	2113920	2219616	2330596.8
Contribution Margin (CM) [C=(A-B)	1468	44040	528480	554904	582649.2
Less Variable Expense					
Rent		1300	15600	15600	15600
Electricity bill		1000	12000	12200	12400
Transportation		2500	30000	30200	30400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		80	960	960	960
Generator		450	5400	5400	5400
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		16330	195960	196560	197160
Net Profit (E)= [C-D]		27710	332520	358344	385489.2
Investment Payback			24000	24000	24000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	332520	358344	385489.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		308,520	642,864
	Total Cash Inflow	392,520	666,864	1,028,353
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	308,520	642,864	1,004,353

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 03 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





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A man in a blue patterned shirt and dark pants stands in the center aisle of the store.

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Color-erase
A vertical display rack containing several pairs of eyeglasses.

Color-erase
A display of various items, including what appears to be a red container or box.

Color-erase
A display of colorful items, possibly stationery or small toys.

Color-erase
A display of various items, including boxes and packages.



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