

Proposed NU Business Name: **AL BARAKA BORKA HOUSE**



Project identification and prepared by: Md.Moshiur Rahman
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin

Brief Bio of The Proposed Nobin Udyokta

Name	:	TORIKUL ISLAM DIPU
Age	:	11-12-1992(25Years)
Education, till to date	:	Class H,S,C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill: Nagorvag,P.O ;kukutiya,P.S: sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOSNA BEGUM
(iii) Father's name	:	BILLAL SHEIKH
(iv) GB member's info	:	Branch: Sinpara Centre #63 (Female), Member ID: 6361, Group No: 09 Member since: 05-08-2005(8Years) First loan: BDT 5,000/- Existing loam: 20,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	06 years of business experience. : 06 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01798-880095
Family's Contact No.	:	01671-967377
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOSNA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

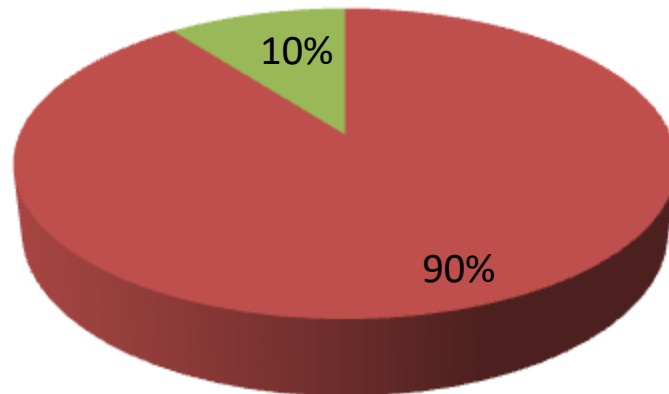
Business Name	:	AL BARAKA BORKA HOUSE
Location	:	Barowgaw bazar,Sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 598,800/-
Financing	:	Self BDT 518,800/- (from existing business)87 % Required Investment BDT 60,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 12 ft= 216 square ft
Security of the shop	:	BDT50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; jins pant etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
jins pant etc.	4,200	126,000	1,512,000
Total Sales (A)	4,200	126,000	1,512,000
Less. Variable Expense			
jins pant etc.	3,150	94,500	1,134,000
Total variable Expense (B)	3,150	94,500	1,134,000
Contribution Margin (CM) [C=(A-B)	1050	31,500	378,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		1500	18,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		15000	180,000
Entertainment		200	2,400
Gird		200	2,400
Generator		1500	18,000
Mobile bill		200	2,400
Total fixed Cost (D)		26,600	319,200
Net Profit (E) [C-D]		4,900	58,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cloth	600	48	28800		0	0	0	28,800
pant	2000	180	360000		0	2	0	360,000
swing machine	7	5000	35000		0	0	0	35,000
Chap machine	1	20000	20000		1	60,000	60,000	100,000
cancha machine	1	15000	15000		0	0	0	15,000
log machine	1	10000	10000		0	0	0	10,000
Security			50000			0	0	50,000
Total			518800			60002	60,000	578,800



- Entrepreneur's Contribution 518,000
- Investor's Investment 60,000
- Total 578,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
jins pant etc.	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
jins pant etc.	3,750	112,500	1,350,000	1,417,500	1,488,375
Total variable Expense (B)	3,750	112,500	1,350,000	1,417,500	1,488,375
Contribution Margin (CM) [C=(A-B)	1,250	37,500	450,000	472,500	496,125
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		1500	18,000	18,900	19,845
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		15,000	180,000	180,000	180,000
Entertainment		200	2,400	2,520	2,646
Gird		200	2,400	2,400	2,400
Generator		1,500	18,000	18,900	19,845
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	16,000	16,000	16,000
Total Fixed Cost		26,600	335,200	337,840	340,612
Net Profit (E) [C-D]		10,900	114,800	134,660	155,513
Investment Payback			24,000	24,000	24,000

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

Sl #	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	114,800	134,660	155,513
1.3	Depreciation (Non cash item)	16000	16000	16000
1.4	Opening Balance of Cash Surplus		106800	233,460
	Total Cash Inflow	190,800	257,460	404973
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	106,800	233,460	380,973

SWOT ANALYSIS

STRENGTH

Employment: 03 Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Own Business :06
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





