

Proposed NU Business NameE :ARABIYAN BOROKA HOUJ



Project identification and prepared by: MOHIDUL ISLAM

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	EMDAD HOSSIN
Age	:	30-08-1982(35Years)
Education, till to date	:	CLASS-NINE
Marital status	:	Married
Children	:	1 SONS 1 DAUGHTER
No. of siblings:	:	3Brothers 3 SISTRES
Address	:	ViLL: ROHITPUR PURBO P.O : ROHITPUR P.S: KARANIGONJ Dist: DHAKA
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HURON NASA
(iii) Father's name	:	LATE JULMOT ALI
(iv) GB member's info	:	Branch: KOLATAIA Centre # 10/M(Female), Member ID: 3515/2, Group No: 02 Member since:1990-2005(15 Years) First loan: BDT 5,000/- Existing loan :10,000/- Outstanding loan: Nil
Further Information:		
(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 & Skill	:	7 years of business experience.
Other Own/Family Sources of Income	:	NOne
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-886070
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Karanigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HURON NASA joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

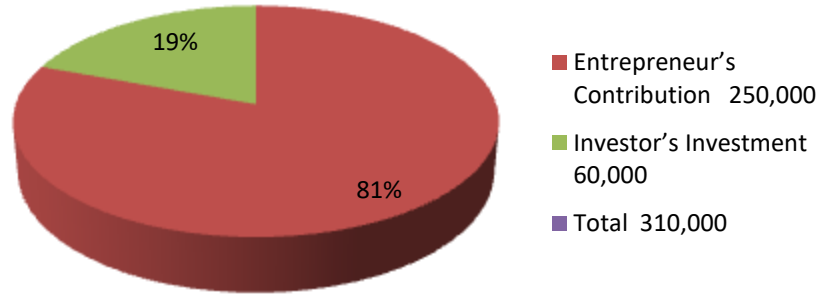
Proposed Nobin Udyokta Business Info

Business Name	:	ARABIYAN BOROKA HOUJ
Location	:	ViLL: ROHITPUR PURBO P.O : ROHITPUR P.S: KARANIGONJ Dist: DHAKA
Total Investment in BDT	:	But/-310000/-
Financing	:	Self BDT 250000/- (from existing business)81% Required Investment BDT 60000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	60 ft x 40ft= 2400 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Salai Massion janarator etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Salai Massion Janarator	5500	165000	1980000
	0	0	0
Total Sales(A)	5500	165000	1980000
Less Variable Expense (B)			0
Salai Massion Janarator	4675	140250	1683000
Total Variable Expense	4675	140250	1683000
Contribution Margin (CM) [C=(A-B)]	825	24750	297000
Less Fixed Expense			
Rent		5000	60000
Electric Bill		500	6000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Mobile Bill		300	3600
Total Fixed Cost (D)		19000	228000
Net Profit (E)= [C-D]		5750	69000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Salai Massion	12	20000	200000		3	20000	60000	
Janarator	1	10000	10000					
Total			250000				60000	310000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Salai Massion Janarator	6000	180000	2160000	2268000
0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000
Less Variable Expense (B)				
Salai Massion Janarator	5100	153000	1836000	1927800
Total Variable Expense	5100	153000	1836000	1927800
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200
Less Fixed Expense				
Rent		5000	60000	60000
Electric Bill		500	6000	6300
Transportaion		200	2400	2520
Salary (Self)		5000	60000	60000
Salary (Staff)		8000	96000	96000
Entertainment		0	0	0
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		19000	228000	228520
Net Profit (E)= [C-D]		8000	96000	100800
Investment Pay Back			36,000	36,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	96,000	100800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		60000
	Total Cash Inflow	156,000	160,800
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)	36000	36000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	60,000	124,800

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business :08
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







