

## Proposed NU Business Name: **FOYSAL GAVI PALON**



Project identification and prepared by: Md. Majnu Hossen,  
Sherpur Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MD. SAIDUR RAHMAN</b>
Age	:	09-11-1997(29Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister,1Brother
Address	:	Vill:Mohepur.P.O:SherpurP.S:Sherpur, Dist: Bogra
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>Mst. Rahela</b>
(iii) Father's name	:	<b>Let Hazrat Ali</b>
(iv) GB member's info	:	Branch:Kusumbi,Centre # 16(Female), Member ID: 3236/2, Group No: 03 Member since:20-11-2012 (5 Years)
Further Information:		First loan: BDT 5,000/-
(v) Who pays GB loan installment	:	Existing Loan: BDT 10,000, Outstanding loan: NILL 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	:	He has 5 experience in running business. He has not training.
Other Own/Family Sources of Income	:	None.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721884666
Mother's Contact No.	:	01768831141
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RAHALA** 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	:	<b>MASARS BORHAN STORE</b>
Location	:	,Mohepur.
Total Investment in BDT	:	BDT 80,000 /-
Financing	:	Self BDT 40,000/-(from existing business)50 % Required Investment BDT 40,000/-(as equity)50 %
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 12 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like. Milk.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Sherpu, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

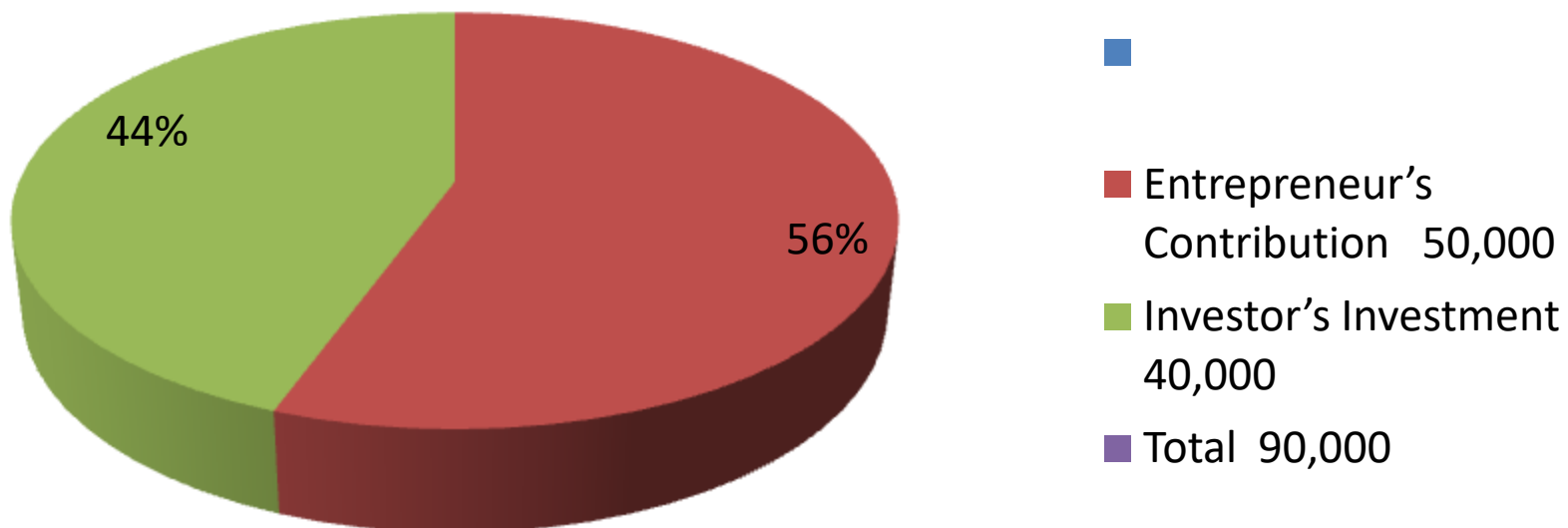
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Millk	2,500	75,000	900,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Feed & Medicine	1,875	56,250	675,000
<b>Total variable Expense (B)</b>	<b>1,875</b>	<b>56,250</b>	<b>675,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>625</b>	<b>18,750</b>	<b>225,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,400</b>	<b>64,800</b>
<b>Net Profit (E) [C-D]</b>		<b>13,350</b>	<b>160,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuts	10,000	10,000	20,000
Chaklet	10,000	10,000	20,000
Saban	10,000	10,000	20,000
Tail	5,000	5,000	10,000
Confcsenary	5,000	5,000	10,000
Others	10,000	0	10,000
<b>Total</b>	<b>50,000</b>	<b>40,000</b>	<b>90,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Millk	3,500	40,000	480,000	504,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>40,000</b>	<b>480,000</b>	<b>504,000</b>
<b>Less. Variable Expense</b>				
Feed & Medicine	2,625	24,000	288,000	302,400
<b>Total variable Expense (B)</b>	<b>2,625</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>875</b>	<b>16,000</b>	<b>192,000</b>	<b>201,600</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		500	6,000	6,000
Transportation		500	6,000	6,000
Salary (self)		4,000	48,000	48,000
Entertainment		200	2,400	2,400
Mobile Bill		300	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>5,500</b>	<b>66,000</b>	<b>66,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,500</b>	<b>126,000</b>	<b>135,600</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>



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

SI #	<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	40,000		
1.2	Net Profit	126,000	135,600	145,680
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	102,000	213,600
	<b>Total Cash Inflow</b>	<b>166,000</b>	<b>237,600</b>	<b>359,280</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>64,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>102,000</b>	<b>213,600</b>	<b>335,280</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 2 Others:0  
Experience & Skill : 3 Years  
Quality goods & services;  
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  
Political unrest

Pictures





















# FAMILY PICTURE

