

Proposed NU Business Name: **M.S DUI VAI MECHINARISE STORE**



Project identification and prepared by: Chandra Mohan Roy.
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. LITON ALI JOARDAR
Age	:	14-09-1983(34 Years)
Education, till to date	:	Class: 5
Marital status	:	Married
Children	:	1 Daughter, 1 Son
No. of siblings:	:	01 Brother, 2 Sisters
Address	:	Vill: Bamonigram, P.O: Adomdighi, Thana: Adomdighi, 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	:	MST. ALCHAN BIBI
(iii) Father's name	:	OSHMAN ALI JOYADER
(iv) GB member's info	:	Branch: Shantahar , Centre # 8/ (Female), Member ID: 1729, Group No: 06 Member since: 2/3/2007 (10Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT: 1,00000 Outstanding loan: BDT: 18,600
(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 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-422537
Mother's Contact No.	:	01756-513478
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ALCHAN BIBI joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M.S DUI VAI MESHINARIJE STORE
Location	:	Adomdighi,Bogra
Total Investment in BDT	:	BDT 340,000/-
Financing	:	Self BDT 290,000/-(from existing business) 85% Required Investment BDT 50,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; maicro aksel, biyaring,paipe, etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

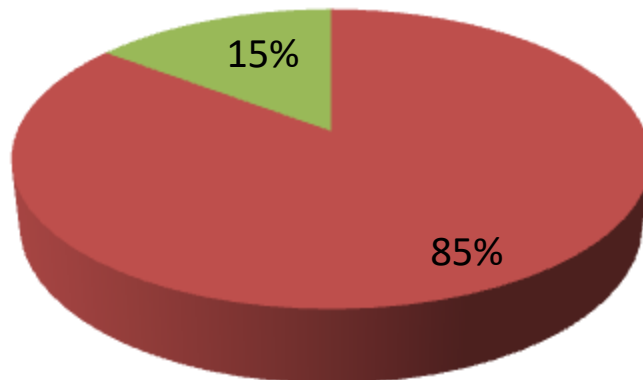
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	5,000	150000	1800000
Total Sales (A)	5,000	150000	1800000
Less Variable Expense			
	4500	135000	1620000
Total variable Expense (B)	4,500	135000	1620000
Contribution Margin (CM) [C=(A-B)	500	15000	180000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		500	6000
Transportation		200	2400
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		100	1200
Genarator		0	0
Mobile bill		200	2400
Total fixed cost (D)		7,000	84000
Net Profit (E)= [C-D]		8,000	96000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Maicro aksel	10	2000	20,000				20,000
Biyaring	20	700	14,000				14,000
Paipe	50	800	40,000				40,000
Tailar meshin set	30	1,500	45,000	30	1500	45,000	90,000
Fita	400	300	120,000				120,000
Mobil		31,000	31,000				31,000
Others		20,000	20,000			5,000	25,000
Total	510		290,000	30		50,000	340,000

Source of Finance



- Entrepreneur's Contribution 290,000
- Investor's Investment 50,000
- Total 340,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	6,000	180000	2160000	2268000	2381400
Total Sales (A)	6,000	180000	2160000	2268000	2381400
Less Variable Expense				0	0
	5,400	162000	1944000	2041200	2143260
Total variable Expense (B)	5,400	162000	1944000	2041200	2143260
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800	238140
Less Variable Expense				0	0
Rent		1,000	12000	12600	13230
Electricity bill		500	6000	6300	6615
Transportation		200	2400	2520	2646
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		100	1200	1260	1323
Genator		0	0	0	0
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		7,000	84000	88200	92610
Net Profit (E)= [C-D]		11,000	132000	138600	145530
Investment Payback			20,000	20,000	20,000

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

SR#	<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	50,000		
1.2	Net Profit	132000	138600	145530
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		112,000	230,600
	Total Cash Inflow	182,000	250,600	376,130
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	112,000	230600	356130

SWOT ANALYSIS

STRENGTH

Employment: Self: 2 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; , Adomdighi, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

