

Proposed NU Business Name: **MAIN UDDIN BEDING**



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MAIN UDDIN
Age	:	22-10-2000(18 Years)
Education, till to date	:	HSC
Marital status	:	No
Children	:	No
No. of siblings:	:	01 Sister
Address	:	Vill: Uttar kolapara, P.O: Porshuram, P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PARVIN AKTER
(iii) Father's name	:	MD:YOUSUF
(iv) GB member's info	:	Branch: Porshuram, Centre # 77 (Female), Member ID:7328/2 Group No: 06 Member since: 10-05-2010-2018(06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 250,000/- Outstanding loan: 149630/-
(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	:	03 years experience in running business. 00(Years)
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01883674069
Mother's Contact No.	:	01818842569
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARVIN AKTER joined Grameen Bank since 08 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

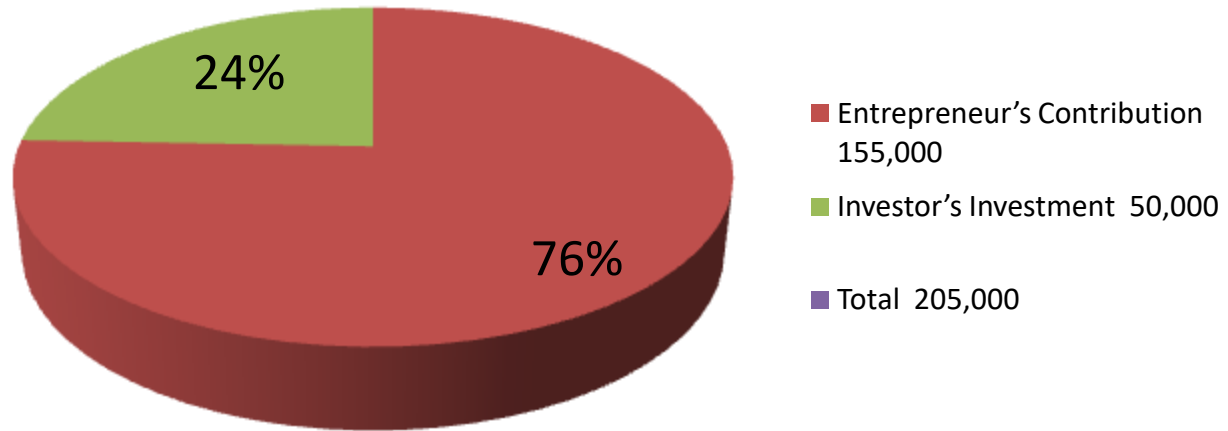
Proposed Nobin Udyokta Business Info

Business Name	:	MAIN UDDIN BEDING
Location	:	Janata bank road, Porshuram, Feni.
Total Investment in BDT	:	BDT 205000/-
Financing	:	Self BDT 155000(from existing business) 76% Required Investment BDT,50,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft. = 100square ft
Security of the shop	:	50000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods lik;lep,toshok,balish,tula,others..▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
lep,toshok,balish,tula,others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
lep,toshok,balish,tula,others	3520	105600	1267200
Total Variable Expense	3520	105600	1267200
Contributon Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		8100	97200
Net Profit (E)= [C-D]		6300	75600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
lep	0	0	26,400			0	26,400
toshok	0	0	30,000			0	30,000
balish	0	0	18,000			0	18,000
tula	0	0	80,600			20,000	100,600
	0	0				0	50,000
salu kapor kroy			0			30,000	30,000
Total	0	0	155,000	0	0	50,000	205,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
lep,toshok,balish,tula,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	4400	132000	1584000	1663200	1746360
Total Variable Expense	4400	132000	1584000	1663200	1746360
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		8100	97200	97780	98369
Net Profit (E)= [C-D]		9900	118800	124740	130977
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<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	118,800	124740	130977
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		94800	195540
	Total Cash Inflow	168,800	219,540	326,517
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)	24000	24000	24000
	Total Cash Outflow	74,000	24,000	24,000
3	Net Cash Surplus	94,800	195,540	302,517

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0
Others:0Experience & Skill : 05Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:Janata bank road,
Porshuram,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





মন হৈবে





FAMILY PICTURE

