

Proposed NU Business Name: **SHIULY PATIL GHAR**



Project identification and prepared by: Md. YASIN ALAM
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	ALO AKTER
Age	:	04-07-1982(36 Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	02 sons 01 daughter
No. of siblings:	:	01 brother 02 sisters
Address	:	Vill: West Bagra P.O Bagra,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	:	RAWSONARA BEGUM
(iii) Father's name	:	AUBDUL KADER
(iv) GB member's info	:	Branch: Moksudpur, Centre# 15 (Female), Member ID: 1401, Group No: 01 Member since:03-02-1989(29Years) First loan: BDT 2,000/- Existing loan :100,000/- Outstanding loan:80,200/-
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	:	09 years of business experience. : 09 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.	:	01775-116396
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAWSONARA joined Grameen Bank since 29 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHIULY PATIL GHAR
Location	:	Bagra,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 122,500/-
Financing	:	Self BDT 72,500 /- (from existing business)59% Required Investment BDT 50,000/- (as equity) 41%
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
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; furniture▪Average 25% gain on sales.▪The business is operating by entrepreneur.▪The SOP is WON.▪Collects goods from Bagra.▪Agreed grace period is 3 months.

Existing Business (BDT)

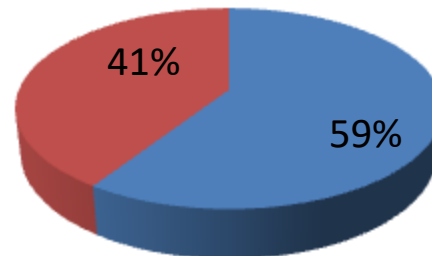
Particular	Daily	Monthly	Yearly
Revenue (sales)			
furniture	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
furniture	1,125	33,750	405,000
Total variable Expense (B)	1,125	33,750	405,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Salary(self)		5,000	60,000
Mobile bill		100	1,200
Total fixed Cost (D)		5,100	73,200
Net Profit (E) [C-D]		5,150	61,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
PATIL	4000	8	32000		3500	8	28,000	60,000
MURI PATIL	300	40	12000		300	40	12,000	24,000
JAR	300	15	4500	OTHER	0	0	10,000	14,500
SORA	5000	4	20000		0	0	0	20,000
FLAWER TOP	200	20	4000		0	0	0	4,000
Total			72500			48	50,000	122,500

Source of finance

■ Entrepreneur investment 72,500
 ■ Investore investment 50,000
 ■ Total investment 122,500



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
furniture	2,000	60,000	720,000	756,000	793,800
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
furniture	1,500	45,000	540,000	567,000	595,350
Total variable Expense (B)	1,500	45,000	540,000	567,000	595,350
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,100	73,200	73,260	73,323
Net Profit (E) [C-D)		8,900	106,800	115,740	125,127
Investment Payback			20000	20000	20000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	106,800	115,740	125,127
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		86,800	182,540
	Total Cash Inflow	156,800	202,540	307,667
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	20,000	20,000
3	Net Cash Surplus	86,800	182,540	287,667

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business :01
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





