Proposed NU Business Name: NEW MAYAPUR BOSTRO FAIR



Project identification and prepared by: Abu Bakkar Siddique, Dokshinkhan Unit, Dhaka

Project verified by: Md Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta			
Name	:	BIPLAB KUMAR SAHA	
Age	:	15-09-1984 (31 <i>Years</i>)	
Education, till to date	:	Class Ten	
Marital status	:	Single	
Children	:	N/A	
No. of siblings:	:	2 Brothers and 1 Sister	
Address	:	Vill: Ichapura, P.O: Poshibazaar, P.S: Rupgonj, Dist: Narayangonj	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: :	Mother Father SURJO RANEE SAHA POLTU CHANDRA SAHA Branch: Dokshinkhan Uttara, Centre # 69 (Female), Member ID: 7491, Group No: 02 Member since: 17-03-2005 (10 Years) First loan: 5,000 taka.	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: Nil Mother No No 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	:	Ten years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Mother's income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-624984, 01924-521322
Father Contact No.	:	01722-164831
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

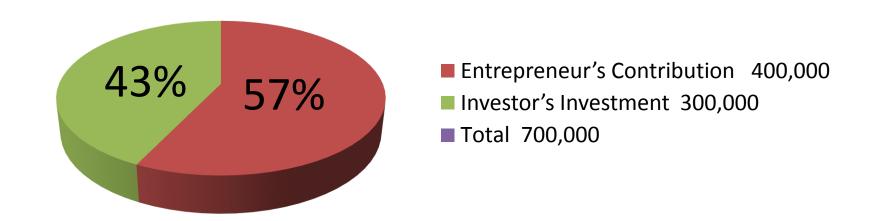
Surjo Ranee Saha is a member of Grameen Bank since 10 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cloth business and home development.

Proposed Nobin Udyokta Business Info			
Business Name	:	NEW MAYAPUR BOSTRO FAIR	
Location	:	Nigar plaza, Rajlokshmi bazaar, Uttara, Dhaka.	
Total Investment in BDT	:	BDT 7,00,000	
Financing	:	Self BDT 4,00,000 (from existing business) 57%	
		Required Investment BDT 3,00,000 (as equity) 43%	
Present salary/drawings from business (estimates)	:	BDT 6,000	
Proposed Salary	:	BDT 7,000	
Implementation	:	 The business is planned to be scaled up by investment in existing cloths like; Long cloth, Print cloth, Three piece, Lon etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing two employee. After getting equity fund one employee will be appointed. Collects cloths from Gauchia, Islampur, Chandni chalk. The shop is rented. Agreed grace period is 4 months. 	

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Long cloth, Print cloth, Three piece, Lon etc	8,500	255,000	3,060,000			
Total Sales (A)	8,500	255,000	3,060,000			
Less. Variable Expense						
Long cloth, Print cloth, Three piece, Lon etc	6,800	204,000	2,448,000			
Total variable Expense (B)	6,800	204,000	2,448,000			
Contribution Margin (CM) [C=(A-B)	1,700	51,000	612,000			
Less. Fixed Expense						
Rent		17,000	204,000			
Electricity Bill		1,500	18,000			
Generator Bill		2,000	24,000			
Mobile Bill		500	6,000			
Transportation		1,000	12,000			
Salary (self)		6,000	72,000			
Salary (staff)		10,000	120,000			
Entertainment		300	3,600			
Total fixed Cost (D)		38,300	459,600			
Net Profit (E) [C-D)		12,700	152,400			

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Long cloth, Print cloth, Three piece, Lon etc	3,00,000	3,00,000	6,00,000			
Security	1,00,000	-	1,00,000			
Total	4,00,000	3,00,000	7,00,000			

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Long cloth, Print cloth, Three piece,					
Lon etc	12,000	360,000	4,320,000	4,536,000	4,762,800
Total Sales (A)	12,000	360,000	4,320,000	4,536,000	4,762,800
Less. Variable Expense					
Long cloth, Print cloth, Three piece,					
Lon etc	9,600	288,000	3,456,000	3,628,800	3,810,240
Total variable Expense (B)	9,600	288,000	3,456,000	3,628,800	3,810,240
Contribution Margin (CM) [C=(A-B)	2,400	72,000	864,000	907,200	952,560
Less. Fixed Expense					
Rent		17,000	204,000	204,000	204,000
Electricity Bill		1,500	18,000	19,000	20,000
Generator Bill		2,000	24,000	25,000	26,000
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		1,500	18,000	20,000	22,000
Salary (self)		7,000	84,000	84,000	84,000
Salary (staff)		15,000	180,000	180,000	180,000
Entertainment		500	6,000	6,500	7,000
Total Fixed Cost		45,250	543,000	548,000	553,000
Net Profit (E) [C-D)		26,750	321,000	359,200	399,560
Investment Payback			120,000	120,000	120,000

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	300,000		
1.2	Net Profit	321,000	359,200	399,560
1.3	Depreciation (Non cash item)		_	-
	Opening Balance of Cash			
1.4	Surplus		201,000	440,200
	Total Cash Inflow	621,000	560,200	839,760
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	201,000	440,200	719,760

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 10 Years

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

Local competitors;

Pictures







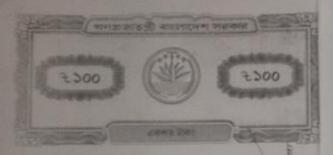












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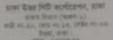
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FAMILY PICTURE

