

**Proposed NU Business Name: MEHERUNNESA BOSTRALOY**

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Nawabganj Unit, Dhaka

Project verified by: Md. Shamsul Arefin



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

Name	:	<b>MD. JOWEL</b>
Age	:	12-08-1987 ( 30 Years)
Education, till to date	:	NINE
Marital status	:	Unmarried
Children	:	No.
No. of siblings:	:	05 Brothers 1 Sister
Address	:	Vill: Joinatpur, P.O: Korpara, P.S: Nawabganj, Dist: Dhaka
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>JELEKA BEGUM</b>
(iii) Father's name	:	<b>LATE SADEK ALI</b>
(iv) GB member's info	:	Branch: Sikaripara, Centre # 22 (Female), Member ID: 2039, Group No: 04 Member since: 06/05/2002 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: Nill
(v) Who pays GB loan installment	:	Mother
(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	:	Seven years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01625-1799140
Mother's Contact No.	:	01715-426540
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JELEKA BEGUM** joined Grameen Bank since 15 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>MEHERUNNESA BOSTRALOY</b>
Location	:	Baruakhali Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 2,00,000(from existing business) 80% <b>Required Investment BDT 50,000(as equity) 20 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 300 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Sari,Lungi,T-shirt, etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪He is doing his business in rent place.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

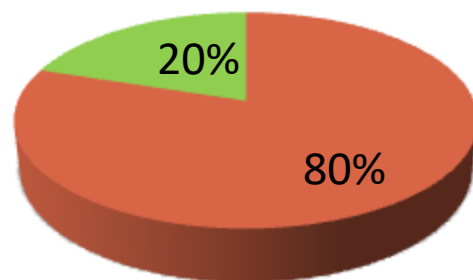
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Studio Item	2,000	60,000	7,20,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>7,20,000</b>
<b>Less. Variable Expense</b>			
Studio Item	1,500	45,000	5,40,000
<b>Total variable Expense (B)</b>	<b>1,500</b>	<b>45,000</b>	<b>5,40,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity Bill		300	3,600
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		300	3,600
Generator		600	7,200
Guard		100	1,200
<b>Total fixed Cost (D)</b>		<b>9,700</b>	<b>1,16,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,300</b>	<b>63,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sari	50	700	35,000	30	700	21,000	56,000
3 Peas	20	700	14,000	30	700	21,000	35,000
Lahenga	06	1,500	9,000				9,000
Gens Pant	30	500	15,000				15,000
Baby Dress	50	200	10,000				10,000
Others			17,000			8,000	25,000
Security			1,00,000				1,00,000
<b>Total</b>			<b>2,00,000</b>			<b>50,000</b>	<b>2,50,000</b>

### 0% Source of Finance



- Entrepreneur's Contribution's :- 2,00,000
- Investor Investment's :- 50,000
- Total :- 2,50,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Studio Item	2,800	84,000	10,08,000	10,58,400	11,11,320
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>10,08,000</b>	<b>10,58,400</b>	<b>11,11,320</b>
<b>Less. Variable Expense</b>					
Studio Item	2,100	63,000	7,56,000	7,93,800	8,33,490
<b>Total variable Expense (B)</b>	<b>2,100</b>	<b>63,000</b>	<b>7,56,000</b>	<b>7,93,800</b>	<b>8,33,490</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>2,52,000</b>	<b>2,64,600</b>	<b>2,77,830</b>
<b>Less. Fixed Expense</b>					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		500	6,000	6,500	7,000
Transportation		2,500	30,000	30,500	31,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		500	6,000	6,000	6,000
Entertainment		300	3,600	3,700	3,700
Generator Bill		600	7,200	7,200	7,700
Guard		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>10,700</b>	<b>1,28,400</b>	<b>1,29,500</b>	<b>1,31,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,300</b>	<b>1,23,600</b>	<b>1,35,100</b>	<b>1,46,830</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,23,600	1,35,100	1,46,830
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,03,600	2,18,700
	<b>Total Cash Inflow</b>	<b>1,73,600</b>	<b>2,38,700</b>	<b>3,65,530</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,03,600</b>	<b>2,18,700</b>	<b>3,45,530</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Baruakhaliu Bazar,  
Nawabganj, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest











# কম্পিউটার স্টোর



# FAMILY PICTURE

