

**Proposed NU Business Name: FEMILA BEGUM BASHER TOIRE KUTIR SILPO**



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Project verified by: MD. Mozaharl Islam



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

Name	:	<b>MST. FAMELA BEGUM</b>
Age	:	20-01-1988(29 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	-
No. of siblings:	:	3 Brother,1 Sister
Address	:	Vill:Darkata.P.O:Kantnogor P.S:Dhunot, 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	:	
(iii) Father's name	:	<b>LATE RAHEMA BEGUM</b>
(iv) GB member's info	:	<b>LATE EYEAR BOX MONDOL</b> Branch:Alangi,Dhunot,Centre # 11/(Female), Member ID: 5355, Group No: 08
Further Information:		Member since:20-05-2000(10Years)
(v) Who pays GB loan installment	:	First loan: BDT 3,000/- Existing Loan: BDT 15,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(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	:	He has 10 experience in running business. He has not training.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01773-261863
Mother's Contact No.	:	01728-863260
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunot,Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RAHEMA BEGUM** 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	:	<b>FEMILA BEGUM BASHER TOIRE KUTIR SILPO</b>
Location	:	Dhunot.
Total Investment in BDT	:	BDT 35,000 /-
Financing	:	Self BDT 15,000/-(from existing business)44 % Required Investment BDT 20,000/-(as equity)56 %
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	0 ft x 0 ft = 0 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods,Chatai,dalai,pakha,etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Dhunot, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

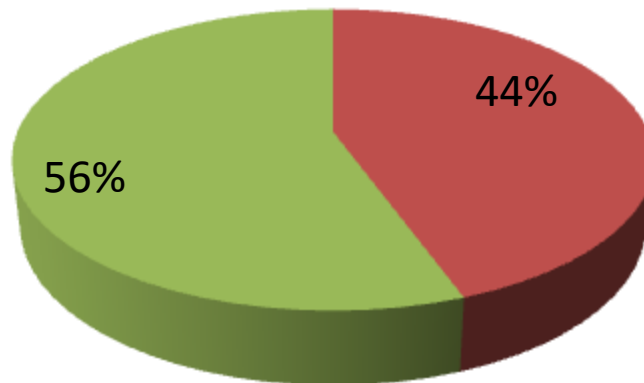
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Chatai, Talai , Pakha, Guna, Bashes, Others	30,000	360,000
<b>Total Sales (A)</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Variable Expense</b>		
Chatai, Talai , Pakha, Guna, Bashes, Others	18,000	216,000
<b>Total variable Expense (B)</b>	<b>18,000</b>	<b>216,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>		
Transportation	500	6,000
Salary (self)	4,000	48,000
Mobile Bill	200	2,400
<b>Total fixed Cost (D)</b>	<b>4,700</b>	<b>56,400</b>
<b>Net Profit (E) [C-D]</b>	<b>7,300</b>	<b>87,600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Chatai	25	80	2000				2000
Talai	30	100	3000				3000
Pakha	50	30	1500				1500
Guna	5	200	600				600
Bashs	25	200	5000	100	150	15,000	20,000
Others			3900			5,000	8900
<b>Total</b>	<b>135</b>		<b>1,600</b>			<b>20,000</b>	<b>36,000</b>

## Source of Finance



■ Entrepreneur's Contribution 16,000

■ Investor's Investment 20,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Chatai, Talai , Pakha, Guna, Bashes, Others	0	40,000	480,000	504,000	529,200
<b>Total Sales (A)</b>	<b>0</b>	<b>40,000</b>	<b>480,000</b>	<b>504,000</b>	<b>529,200</b>
<b>Less. Variable Expense</b>					
Chatai, Talai , Pakha, Guna, Bashes, Others	120	24,000	288,000	302,400	317,520
<b>Total variable Expense (B)</b>	<b>120</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>-120</b>	<b>16,000</b>	<b>192,000</b>	<b>201,600</b>	<b>211,680</b>
<b>Less. Fixed Expense</b>					
Transportation		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>4,800</b>	<b>57,600</b>	<b>57,600</b>	<b>57,600</b>
<b>Net Profit (E) [C-D]</b>		<b>11,200</b>	<b>134,400</b>	<b>144,000</b>	<b>154,080</b>
<b>Investment Payback</b>			<b>8,000</b>	<b>8,000</b>	<b>8,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	20,000		
1.2	Net Profit	134,400	144,000	154,080
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	126,400	262,400
	<b>Total Cash Inflow</b>	<b>154,400</b>	<b>270,400</b>	<b>416,480</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	20,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	8,000	8,000	8,000
	<b>Total Cash Outflow</b>	<b>28,000</b>	<b>8,000</b>	<b>8,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>126,400</b>	<b>262,400</b>	<b>408,480</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 2 Others:0  
Experience & Skill : 8 Years  
Quality goods & services;  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE

