

Proposed NU Business Name: **APON BOSTRALOY**



Project identification and prepared by: Md. LOOKMAN HAKIM ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST. PARUL BEGUM
Age	:	05-03-1987 (29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Mirzapur, Batupara , P.O: Mowgasi , P.S: Mohanpur , Dist: Rajshahi
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. SHUNA VANI
(iii) Father's name	:	LATE. HABIBUL ISLAM
(iv) GB member's info	:	Branch: Mowgasi Mohanpur Centre 2 (Female), Member ID: 4276/1, Group No: 08 Member since: 2007-2012 (5 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 14,000 Outstanding loan: Nill/
(v) Who pays GB loan installment	:	No
(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	:	2 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01866-505000
Mother's Contact No.	:	01823-266340
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHUNA VAN joined Grameen Bank since 5 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	:	APON BOSTRALOY
Location	:	Mirzapur,Batupara,Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft=100 Scft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; Cloth item etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪The shop is Rent ▪Collects goods from Mohanpur. ▪Agreed grace period is 3 months.

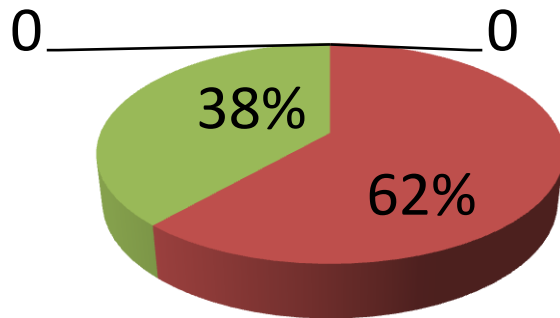
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth item	2,000	60,000	7,20,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Cloth item	1600	48,000	5,76,000
Total variable Expense (B)	1600	48,000	5,76,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Rent			
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		4,000	48,000
Transportation		500	6,000
Entertainment		300	3,600
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Three Pice	40	800	32,000	30	800	24,000	56,000
Shari	30	1000	30,000	20	1000	20,000	50,000
Goj kapur	300	50	15,000				15,000
Cosmetics Item			3,000			6,000	9,000
Total	370		80,000	50		50,000	1,30,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Cloth item	3,000	90,000	10,80,000	11,34,000
Total Sales (A)	3,000	90,000	10,80,000	11,34,000
Less. Variable Expense				
Cloth item	2400	72,000	8,64,000	9,07,200
Total variable Expense (B)	2400	72,000	8,64,000	9,07,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800
Less. Fixed Expense				
Rent				
Electricity Bill		700	8,400	9,000
Mobile Bill		300	3,600	4,000
Salary (self)		4,000	48,000	48,000
Transportation		700	8,400	9,000
Entertainment		500	6,000	6,500
Salary (staff)				
Kitnashok				
Bank service Charge		100	1200	12000
Total Fixed Cost		7,000	96,000	88,500
Net Profit (E) [C-D]		11,000	1,32,000	1,38,300
Investment Payback			30000	30000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,32,00	1,38,500
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		1,02,000
	Total Cash Inflow	1,82,000	2,40,500
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)	30,000	30000
	Total Cash Outflow	70,000	30000
3	Net Cash Surplus	1,02,000	2,10,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 2 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

Pictures







FAMILY PICTURE

