

Proposed NU Business Name: **RANA DOI & MISTANNO VANDER**



Project identification and prepared by: Md Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NUR ALOM,
Age	:	10-04-1988 (28 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Sister
Address	:	Vill: Uttar Natar Para, P.O: Kalai Bajaibati : Kahalu 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	:	MST. NURUNNAHAR BEGUM
(iii) Father's name	:	MD. MAHBUBUR RAMAN
(iv) GB member's info	:	Branch: Majhihotto Shibgong , Centre # 22(Female), Member ID: 2836, Group No: 05 Member since: 25-03-2000 (15 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 60,000, Outstanding loan: BDT: 39,800/-
(v) Who pays GB loan installment	:	Father
(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	:	05 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-888059
Mother's Contact No.	:	01735-402761
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURUNNAHAR BEGUM joined Grameen Bank since 15 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RANA DOI & MISTANNO VANDER
Location	:	Naldubi, Nagor Breez, Kahalu ,Bogra
Total Investment in BDT	:	BDT 343,000/-
Financing	:	Self BDT 243,000/-(from existing business) 71% Required Investment BDT 100,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	26 ft x 45 ft= 1170 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sweet & Doy etc.▪The business is operating by entrepreneur. Existing 05 employee.▪Two will be appointed in the future.▪Collects goods from Kahalu, Dupchachia, Bogra▪Agreed grace period is 3 months.

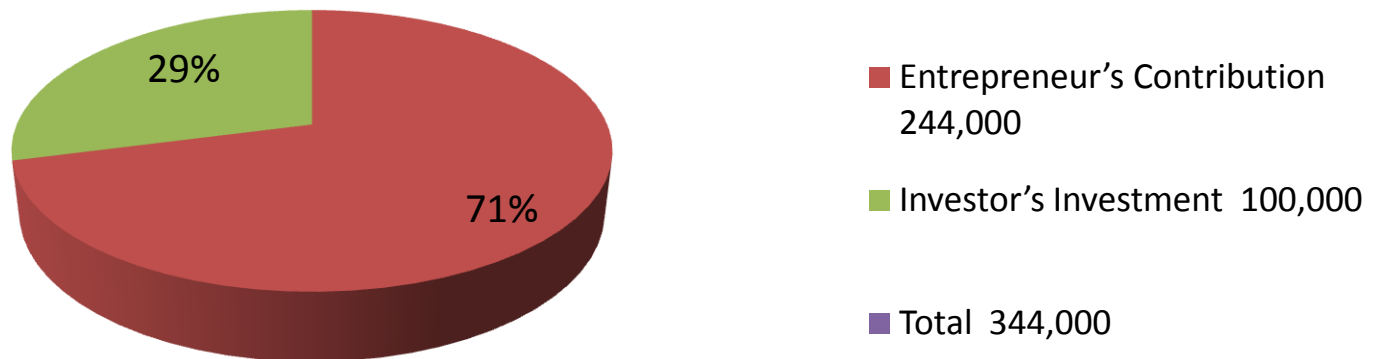
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
	300,000	3,600,000
Total Sales (A)	300,000	3,600,000
Less Variable Expense		0
	255,000	3,060,000
Total variable Expense (B)	255,000	3,060,000
Contribution Margin (CM) [C=(A-B)]	45,000	540,000
Less Variable Expense		0
Rent	1800	21,600
Electricity bill	3,000	36,000
Transportation	2,000	24,000
Salary (self)	5,000	60,000
Salary (staf)	25,000	300,000
Entertainment	200	2,400
Mobile bill	500	6,000
Total fixed cost (D)	37,500	450,000
Net Profit (E)= [C-D]	7,500	90,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Oil	300	90	27000	200	90	18000	45000
Sweet	500	130	65000	0	0	0	65000
Bation	5	2000	10000	5	2000	10000	20000
Ata	15	2250	33750	14	2250	31500	65250
Others	200	150	30000	100	150	15000	45000
Sugar	9	3,200	28800	8	3200	25,600	54400
Security	1	50,000	50000	0	0	0	50000
Total	1029	0	243,000	327	0	100,000	343000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
	400,000	4,800,000	5,040,000	5,292,000
Total Sales (A)	400,000	4,800,000	5,040,000	5,292,000
Less. Variable Expense		0	0	0
	340,000	4,080,000	4,284,000	4,498,200
Total variable Expense (B)	340,000	4,080,000	4,284,000	4,498,200
Contribution Margin (CM) [C=(A-B)]	60,000	720,000	756,000	793,800
Less. Fixed Expense		0	0	0
Rant	1800	21,600	22,680	
Electricity Bill	3000	36,000	37,800	39,690
Mobile Bill	700	8,400	8,820	9,261
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	30000	360,000	378,000	396,900
Transportation	2500	30,000	31,500	33,075
Entertainment	500	6,000	6,300	6,615
Total Fixed Cost	43500	522,000	548,100	575,505
Net Profit (E) [C-D]	16,500	198,000	207,900	218,295
Investment Payback		40,000	40,000	40,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	198,000	207,900	218,295
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		158,000	325,900
	Total Cash Inflow	298,000	365,900	544,195
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	158,000	325900	504195

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01, Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

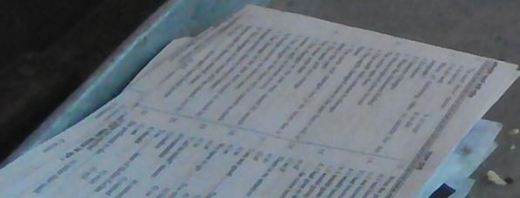
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

