

## Proposed NU Business Name: **S.M.BONDHU HOME SERVICE**



Project identification and prepared by: MD. LOKMAN HAKIM  
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD.ALAMGIR HOSSAIN</b>
Age	:	1/12/1993(23Years)
Education, till to date	:	TEN
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1Brother1sister
Address	:	Vill: Pirijpur,P.O:Pirijpur,P.S: Godagari, Dist: Rajshahi
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>MST.RUBINA KHATUN</b>
(iii) Father's name	:	<b>MD. SHOHIDUL ISLAM</b>
(iv) GB member's info	:	Branch:Matilata,godagari,Centre #5(Female), Member ID: 1781, Group No:06 Member since:08/10/2011 First loan: BDT -10000
Further Information:		Existing Loan: BDT 74000, Outstanding loan:72020
(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	:	02years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01751798568
Father's Contact No.	:	01775474757
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.RUBINA KHATUN** joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

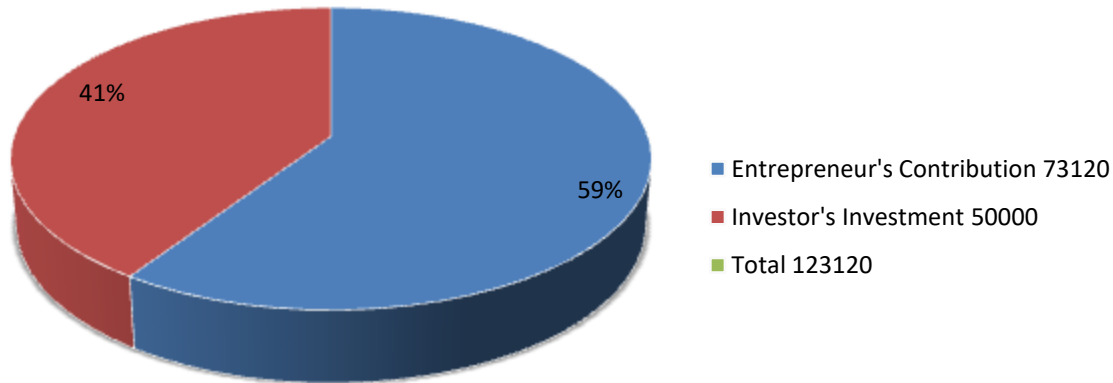
Business Name	:	<b>S.M.BONDHU HOME SERVICE</b>
Location	:	Pirijpur, Pirijpur,Godagari, Rajshahi
Total Investment in BDT	:	BDT123120/-
Financing	:	Self BDT 73120/-(from existing business) 59% Required Investment BDT 50,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	14ft x 12t= 168 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; wardrop, showkase,box, alna, dressing table, chair, bucket etc</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
wardrop, showkase,box, alna, dressing table, chair, bucket etc	<b>5000</b>	<b>150000</b>	<b>1800000</b>
<b>Total Sales (A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>
<b>Less. Variable Expense</b>			
wardrop, showkase,box, alna, dressing table, chair, bucket etc	<b>3500</b>	<b>105000</b>	<b>1260000</b>
<b>Total Variable Expense (B)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>
<b>Contribution Margin(CM) [C=(A-B)]</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>
<b>Less. Fixed Expense</b>			
Rent		<b>700</b>	<b>8400</b>
Electricity Bill		<b>200</b>	<b>2400</b>
Mobile Bill		<b>200</b>	<b>2400</b>
Salary (self)		<b>5000</b>	<b>60000</b>
Salary (staff)		<b>4000</b>	<b>48000</b>
Transportation		<b>4500</b>	<b>54000</b>
Food/other		<b>300</b>	<b>3600</b>
Medicine		<b>0</b>	<b>0</b>
Bank Charge/gurd		<b>100</b>	<b>1200</b>
<b>Total Fixed Cost (D)</b>		<b>15000</b>	<b>180000</b>
<b>Net Profit (E) [C-D]</b>		<b>30000</b>	<b>360000</b>

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
wardrop	7000	28000	35000
Showkese	22500	22000	44500
Box	9000	0	9000
Alna	900	0	900
Dressing Table	8000	0	8000
Chair	19600	0	19600
Bucket	800	0	800
Mug	320	0	320
Tool, Continer	5000	0	5000
<b>Total</b>	<b>73120</b>	<b>50000</b>	<b>123120</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
wardrop, showkase,box, alna, dressing table, chair, bucket etc		150000	1800000	1890000	1984500
<b>Total Sales (A)</b>		150000	1800000	1890000	1984500
Less. Variable Expense					
wardrop, showkase,box, alna, dressing table, chair, bucket etc		105000	1260000	1323000	1389150
<b>Total Variable Expense (B)</b>		105000	1260000	1323000	1389150
<b>Contribution Margin (CM) [C=(A-B)]</b>		45000	540000	567000	595350
<b>Less. Fixed Expense</b>					
Rent		700	8400	8400	8400
Electricity Bill		200	2400	2700	3000
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		4000	48000	48000	48000
Transportation		4500	54000	54300	54600
Food		300	3600	3600	3600
Medicine		0	0	0	0
Bank Charge		100	1200	1200	1200
<b>Total Fixed Cost (D)</b>		15000	180000	180900	181800
<b>Net Profit (E) [C-D]</b>		30000	360000	386100	413550
<b>Investment Payback</b>			20000	20000	20000



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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net Profit	360000	386100	413550
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		340000	706100
	Total Cash Inflow	410000	726100	1119650
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	<b>Net Cash Surplus</b>	340000	706100	1099650

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 02Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Pirijpur, Pirijpur,Godagari.  
Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













