

Proposed NU Business Name: BAISHAKHI & JAHID HASAN BEDING STORE



Project identification and prepared by: Md. Shahadat Hossain
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: HAFIJUR RAHMAN
Age	:	02-02-1986 (31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Gril 1 boy
No. of siblings:	:	01 Brother
Address	:	Vill: Baneajan P.O: Boldiata Bazar P.S: Dhanbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most: GOLENA Begum
(iii) Father's name	:	MD: ABDUS SAMAD
(iv) GB member's info	:	Branch: Nolhara modupur , Centre # 13 (Female), Member ID: 1211, Group No: 01 Member since: 187-2015 (30Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 25,000 Outstanding loan:
(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	:	15 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.	:	01920-748336
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: GOLENA BEGUM Joined Grameen Bank Since 30 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BAISHAKHI & JAHID HASAN BEDING STORE
Location	:	Baneajan Bastand Bazar, donbari,Tangail.
Total Investment in BDT	:	BD. 172,000
Financing	:	Self BDT. 112,00 (from existing business) 65% Required Investment BDT 60,000(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 20 ft= 400 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; jajim,lepe ,toshok,balish etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Donbari.▪Agreed grace period is 3 months.

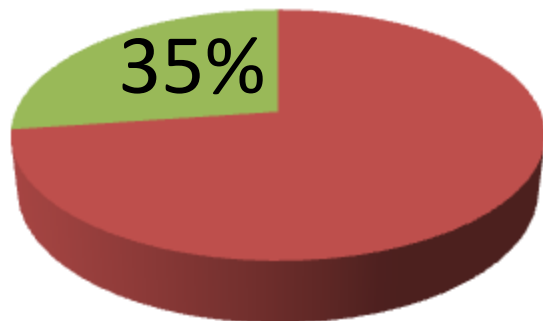
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
jajim,lepe ,toshok,balish etc.		100,000	1200,000
Total Sales (A)		100,000	1200,000
Less. Variable Expense			
jajim,lepe ,toshok,balish etc.		70,000	840,000
Total variable Expense (B)		70,000	840,000
Contribution Margin (CM) [C=(A-B)]		30,000	360,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		9,000	108,000
Transportation		1,000	12,000
Entertainment		500	6,000
Genaretor		0	0
Bank service Charge		0	0
Total fixed Cost (D)		17,100	205,200
Net Profit (E) [C-D]		12,900	154,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
jajim	2p	3500	7,000				7,000
toshok	1p	1200	1,200				1,200
lepe	1p	800	800				800
Balish	20p	100	,2000				2,000
Tola	30bag	1200	36,000			40,000	76,000
kapur			15,000			20,000	35,000
Security			50,000				0,000
Total			112,000			60,000	172,000

Source of Finance



Entrepreneur
 Investment: 112,000
 Investor Investment: 60,000
 Total Investment: 172,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
jajim,lepe ,toshok,balish etc.		110,000	1320,000	1386,000
Total Sales (A)		110,000	1320,000	1386,000
Less. Variable Expense				
jajim,lepe ,toshok,balish etc.				
		77,000	924,000	970,200
Total variable Expense(B)		77,000	924,000	970,200
Contribution Margin (CM) [C=(A-B)]		33,000	396,000	415,800
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		300	3,600	3,600
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		1,000	12,000	15,000
Entertainment		500	6,000	6,000
Genaretor		0	0	0
Salary(staff)		9,000	108,000	108,000
Total Fixed Cost		17,100	205,200	208,600
Net Profit (E) [C-D]		15,900	190,800	207,200
Investment Payback			36,000	36,000

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	60,000	
1.2	Net Profit	190,800	207,200
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		154,000
	Total Cash Inflow	250,000	361,200
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	154,00	325,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 15 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













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FAMILY PICTURE

