

Proposed NU Business Name: FULGUNI AND ISMAIL BASTRA BITAN



Project prepared by : Ishak Chambugong
Sonatala unit.Bogra

Project verified by: Md.mozaharul islam Sarker



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. Faruk Hossain
Age	:	29 -11-1984 (33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	02 Brother 01 Sisters
Address	:	Vill: Shehepur, P.O: S.A College P.S: Sonatala 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	:	Most. Rokeya Katun (Fulbi)
(iii) Father's name	:	Md. Zahirul Islam
(iv) GB member's info	:	Branch: Digdaher Bogra, Centre # 61(Female), Member ID: 8853/1, Group No: 01 Member since: 01-01-2004(10Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT Nill, Outstanding loan: Nill
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-628105
Mother's Contact No.	:	01744-720462
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Rokeya Katun Fulbi joined Grameen Bank since 10 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	:	FULGUNI AND ISMAIL BASTRA BITTAN
Location	:	Collage Station, Bottala, Sonatala, Bogra.
Total Investment in BDT	:	BDT 330,000/-
Financing	:	Self BDT 280,000/-(from existing business) 85% Required Investment BDT 50,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods; Shari, Lungi, Tree pich, bed sheet ,Mosquito net, etc. ▪Average gain on 20% sale. ▪The business is operating by entrepreneur. Existing no employee. ▪None employee will be appointed. ▪The shop is rented. ▪Collects goods from local market. ▪Agreed grace period is 3 months.

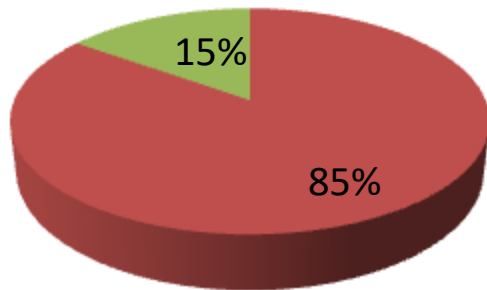
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths items	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Cloths items	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
House rant		3,000	36,000
Electricity Bill		500	6,000
Transportation		300	3,600
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		9,000	108,000
Net Profit (E) [C-D]		3,000	36,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shari	120	500	60,000	40	500	20,000	80,000
Lungi	60	200	12,000	50	200	10,000	22,000
Three pich	50	550	27,500	30	550	16,500	44,000
Bed sheet	150	400	60,000	0	0	0	60,000
Mosquito net	70	350	24,500	0	0	0	24,500
Shart pich	60	250	15,000	0	0	0	15,000
Others	1	6000	6,000	1	3500	3,500	9,500
Security	1	75000	75,000	0	0	0	75,000
Total	512	83250	280000	121	4750	50000	330000

Source of Finance



- Entrepreneur's Contribution 280,000
- Investor's Investment 50,000
- Total 330,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth items	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Cloth items	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
House rant		3,000	36,000	36,000	36,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		9,000	108,000	108,000	108,000
Net Profit (E) [C-D]		6,000	72,000	81,000	90,450
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	72,000	81,000	90,450
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		52,000	113,000
	Total Cash Inflow	122,000	133,000	203,450
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	52,000	113,000	183,450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience; 4 Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Digalkhandi, Veluerpara,
Sonatala
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











Family picture

