

Proposed NU Business Name: **BABLU VARAITI STORE**



Project identification and prepared by: Sums Rumi,  
Mohasthan Unit, Bogra  
Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>MD. FARUQUE MIAH</b>
Age	:	30-03-1993(34Years)
Marital status	:	Unmarried
Education,till to day	:	H.S.C
Children	:	Nil
No. of siblings:	:	01Brother&01 sister .
Address	:	Vill: Gokul P.O GokulP.S: Bogra Sharar Dist: Bogra
00Parent'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 .JOSHNA BEGUM</b>
(iii) Husband's name	:	<b>MD.BABLU MIYA</b>
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 51(Female), Member ID:8806 Group No: 06 Member since: 20-10-2010(07Years) First loan: BDT 10,000 /-, Existing loan: BDT 10,000/- Outstanding loan:Nil
Further Information:		
(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	:	04years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-648632
Father's Contact No.	:	01910-977623
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. JOSHNA BEGUM** joined Grameen Bank since 07years ago. At first she took BD 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>REJOAN ENGINEERING WORK SHOP (R.S.L)</b>
Location	:	: Gokul P.O Gokul ,Bogra.
Total Investment in BDT	:	BDT 216,000/-
Financing	:	Self BDT 176,500/- (from existing business) 19 % Required Investment BDT 40,000/- (as equity) 81 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BD 12,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	100,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Milk product.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
production	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Milk production	20	600	7,200
<b>Total variable Expense (B)</b>	<b>20</b>	<b>600</b>	<b>7,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,400</b>	<b>89,400</b>	<b>1,072,800</b>
<b>Less. Fixed Expense</b>			
House rant		1,500	18,000
Electricity Bill		300	3,600
Transportation		200	2,400
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>7,200</b>	<b>86,400</b>
<b>Net Profit (E) [C-D]</b>		<b>82,200</b>	<b>986,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
iron	5	3000	15,000	1	40,000	40,000	55,000
colour	5	1000	5,000	0	0	0	5,000
cement	5	400	2,000	0	0	0	2,000
Others	0		54,000	0	0	0	54,000
Security	0	0	100,000	0	0	0	100,000
<b>Total</b>	<b>15</b>	<b>0</b>	<b>176,000</b>	<b>1</b>	<b>40,000</b>	<b>40,000</b>	<b>216,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
production	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>	<b>1,984,500</b>
<b>Less. Variable Expense</b>					
Milk production	1,000	30,000	360,000	378,000	396,900
<b>Total variable Expense (B)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Less. Fixed Expense</b>					
House rant		1500	18,000	18,000	18,000
Electricity Bill		300	3,600	3,600	3,600
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>7,200</b>	<b>86,400</b>	<b>86,400</b>	<b>86,400</b>
<b>Net Profit (E) [C-D]</b>		<b>112,800</b>	<b>1,353,600</b>	<b>1,425,600</b>	<b>1,501,200</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	80,400	87,600	95,160
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		64,400	136,000
	<b>Total Cash Inflow</b>	<b>120,400</b>	<b>152,000</b>	<b>231,160</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>64,400</b>	<b>136,000</b>	<b>215,160</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop Bago para, Bogra shadar, Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







GET  
READY  
TO  
BE STRONG  
AGAIN  
BE  
AMAZING

Germ-X  
SYNTHETIC  
ANTIBIOTIC











# FAMILY PICTURE

