

Proposed NU Business Name: **BOISHAKHI BOSTRALAY**



Project identification and prepared by: Aowled Hossain,
Feni Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	CHANDAN BIKASH ROY
Age	:	04-01-1983 (35 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son 1 Girl
No. of siblings:	:	04 Brothers 1 Sister
Address	:	Vill: Batagow ;P.O:Aptabbibi Hut ; P.S: Fani Sadar, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PARUL BALA ROY
(iii) Father's name	:	HEMUNSU BALA ROY
(iv) GB member's info	:	Branch:Charmjlxmepur, Feni, Centre # 02 (Female), Member ID: 1134, Group No: 07 Member since: 2002 To 2018 (16 Years) First loan: BDT 20,000 /-
Further Information:		Existing loan: BDT 75,000 Outstanding loan: 51,900
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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.)	:	Yes
Business Experiences and Training Info	:	20 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01790-514826
Family's Contact No.	:	01817-757208
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARUL BALA ROY joined Grameen Bank since 16 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	BOISHAKHI BOSTRALAY
Location	:	Ppayon Afroj Tower , Feni
Total Investment in BDT	:	BDT: 4,50,000 /-
Financing	:	Self BDT: 4,00,000/- (from existing business) 89% Required Investment BDT: 50,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 11 ft= 110 square ft
Security	:	3,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shari, Than, 3pcs, Hejap Etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 0 employee.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

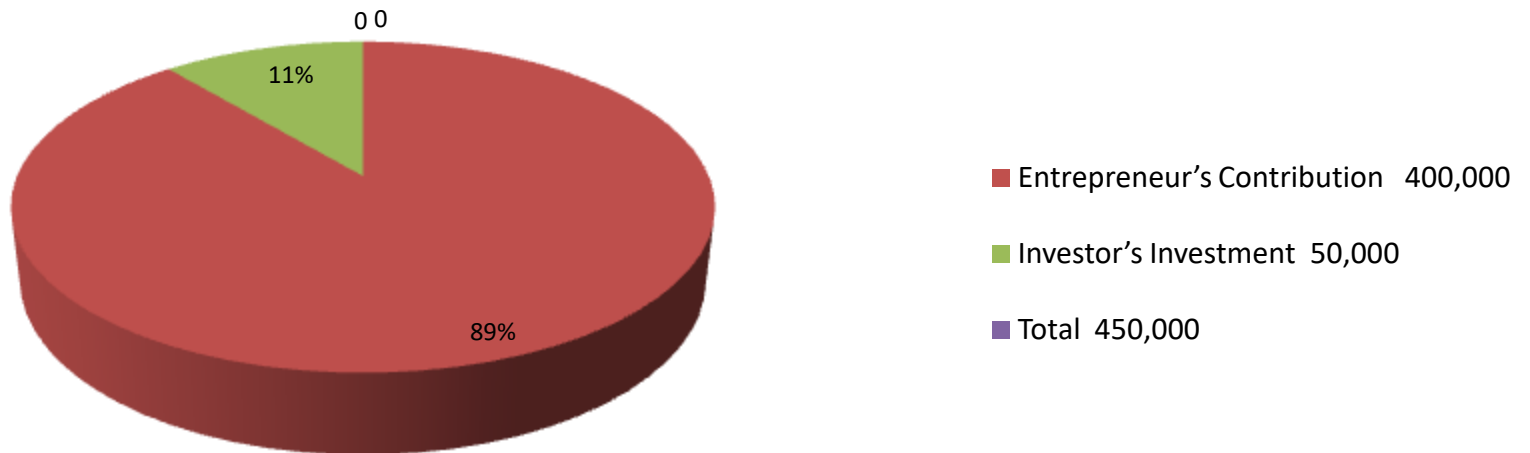
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Shari, Than, 3pcs, Hejap Etc	5,000	150,000	1,800,000
	5,000	150,000	1,800,000
Total Sales (A)			
Less Variable Expense	4,000	120,000	1,440,000
Shari, Than, 3pcs, Hejap Etc	4,000	120,000	1,440,000
Total variable Expense (B)	1,000	30,000	360,000
Contribution Margin (CM) [C=(A-B)]			
Less Variable Expense			
Rent		4,000	48,000
Electricity bill		1,000	12,000
Transportation		2,000	24,000
Salary (staff)		5,000	60,000
Entertainment		500	6,000
Night Gird		150	1,800
Generator		150	1,800
Mobile bill		500	6,000
Total fixed cost (D)		13,300	159,600
Net Profit (E)= [C-D]		16,700	200,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sharee	100	1000	100,000	30	1000	30,000	130,000
Three Pcs	80	1500	120,000	13	1500	20,000	139,500
Than	100	800	80,000	0	0	0	80,000
Dopatta	200	200	40,000	0	0	0	40,000
Hijab	300	200	60,000	0	0	0	60,000
Total	780	3700	400,000	43	2500	50,000	449,500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Shari, Than, 3pcs, Hejap Etc	6,000	180,000	2160000	2268000	2381400
Total Sales (A)	6,000	180,000	2160000	2268000	2381400
Less Variable Expense					
Shari, Than, 3pcs, Hejap Etc	4,800	144,000	1728000	1814400	1905120
Total variable Expense (B)	4,800	144,000	1728000	1814400	1905120
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432000	453600	476280
Less fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity bill		1,200	14,400	15,000	15,500
Transportation		2,300	27,600	28,000	28,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Night Gird		150	1,800	1,800	1,800
Generator		150	1,800	1,800	1,800
Mobile bill		600	7,200	7,500	7,800
Total fixed cost (D)		13,900	165,000	168,100	169,400
Net Profit (E)= [C-D]		22,100	267,000	285,500	306,880
Investment Payback			20,000	20,000	20,000

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

SR#	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	267,000	285,500	306,880
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		247,000	512,500
	Total Cash Inflow	317,000	532,500	819,380
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
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	247,000	512,500	799,380

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 06 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

