

Proposed NU Business Name: **BODHUWA SAREE BITAN**



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

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>AHAMMED JAMIL FARUQ</b>
Age	:	01-03-1984 ( 34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	2 Sons 1 Girl
No. of siblings:	:	02 Brothers 2 Sisters
Address	:	Vill: Sundorpur ;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	:	<b>SOLIMA KHATUN</b>
(iii) Father's name	:	<b>HAZI SHAMSUL HAQUE</b>
(iv) GB member's info	:	Branch: Kuthir Hatt, Feni, Centre # 07 (Female), Member ID: 2928, Group No: 04 Member since: 1997 To 2004 ( 08 Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: BDT 40,000 Outstanding loan: Nill
(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	:	18 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812-257591
Family's Contact No.	:	01884-232218
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SOLIMA KHATUN** joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BODHUWA SAREE BITAN</b>
Location	:	Sundorpur Bazar , Feni
Total Investment in BDT	:	BDT: 350,000 /-
Financing	:	Self BDT: 300,000/- (from existing business) 86% Required Investment BDT: 50,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft= 225 square ft
Security	:	30,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Shari, Than, 3pcs, Cosmetics Etc.</li><li>▪Average 20% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 1 employee.</li><li>▪Collects goods from Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

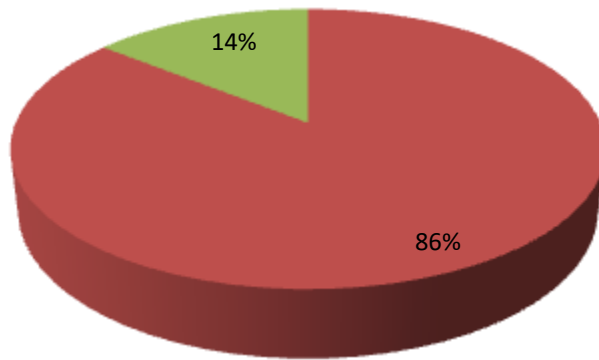
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Saree, Than, Three Piece, Cosmetics Etc	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	5,000	150,000	1,800,000
<b>Less Variable Expense</b>			
Saree, Than, Three Piece, Cosmetics Etc	4,000	120,000	1,440,000
<b>Total variable Expense (B)</b>	4,000	120,000	1,440,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less Variable Expense</b>			
Rent		1,200	14,400
Electricity bill		800	9,600
Transportation		1,200	14,400
Salary (self)		5,000	60,000
Salary (staff)		5,000	60,000
Entertainment		500	6,000
Night Gird		150	1,800
Generator		600	7,200
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>14,750</b>	<b>177,000</b>
<b>Net Profit (E)= [C-D]</b>		<b>15,250</b>	<b>183,000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Saree	50	1500	75,000	20	1500	30000	105,000
Lungi	100	300	30,000	0	0	0	30,000
Three Pcs	50	500	25,000	0	0	0	25,000
Than	1	20000	20,000	0	0	0	20,000
Pant	100	400	40,000	0	0	0	40,000
Shirt	50	300	15,000	0	0	0	15,000
Genii	150	200	30,000	0	0	0	30,000
Cosmetics	1	20000	20,000	0	0	0	20,000
Others	1	15000	15,000	1	20000	20000	35,000
Security	1	30000	30,000	0	0	0	30,000
<b>Total</b>	<b>504</b>	<b>88200</b>	<b>300,000</b>	<b>21</b>	<b>21500</b>	<b>50,000</b>	<b>350,000</b>

## Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 50,000
- Total 350,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Saree, Than, Three Piece, Cosmetics Etc	6,000	180,000	2160000	2268000	2381400
<b>Total Sales (A)</b>	6,000	180,000	2160000	2268000	2381400
<b>Less Variable Expense</b>					
Saree, Than, Three Piece, Cosmetics Etc	4,800	144,000	1728000	1814400	1905120
<b>Total variable Expense (B)</b>	4,800	144,000	1728000	1814400	1905120
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,200</b>	<b>36,000</b>	<b>432000</b>	<b>453600</b>	<b>476280</b>
<b>Less fixed Expense</b>					
Rent		1,200	14,400	14,400	14,400
Electricity bill		1,000	12,000	12,500	13,000
Transportation		1,500	18,000	18,500	19,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		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		600	7,200	7,200	7,200
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>15,350</b>	<b>177,000</b>	<b>185,400</b>	<b>186,700</b>
<b>Net Profit (E)= [C-D]</b>		<b>20,650</b>	<b>255,000</b>	<b>268,200</b>	<b>289,580</b>



# 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	<b>255,000</b>	<b>268,200</b>	<b>289,580</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		235,000	483,200
	<b>Total Cash Inflow</b>	305,000	503,200	772,780
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
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	235,000	483,200	752,780

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



भियान उडावनीक  
PIGEON OVERSEAS  
SALEN AIR INTERNATIONAL

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LUXURY  
LUXURY

Calculator





# कल्याण साहू



# FAMILY PICTURE

