

Proposed NU Business Name: **SIFAT BEKARY**



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Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST SOMA AKTER
Age	:	28-02-1986 (30 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	01 Brothers & 04 Sisters
Address	:	Vill: Laluka, P.O: Dupchachia , P.S: Dupchachia , 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	:	MST HASNA BEGUM
(iii) Father's name	:	MD ABDUL KARIM
(iv) GB member's info	:	Branch: Talora, Dupchachia , Centre # 39 (Female), Member ID: 4071, Group No: 05 Member since: 20-02-1998 (18 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT 1400
(v) Who pays GB loan installment	:	Mother
(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	:	07 years experience in running business 07 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01750-905538
Mother's Contact No.	:	01760-681091
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST HASNA BEGUM joined Grameen Bank since 18 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SIFAT BEKARY
Location	:	Laluka, Dupchachia, Bogura
Total Investment in BDT	:	BDT 100000/-
Financing	:	Self BDT 40000/-(from existing business) 40% Required Investment BDT 60,000/-(as equity) 60%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	20 ft x 40 ft= 800 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Flour,Sugar,Oil,Spice etc▪ 20% Gain of sale.▪The business is operating by entrepreneur. Existing 02 employee.▪01 will be appointed in the future.▪Collects goods from Dupchachia▪Agreed grace period is 3 months.

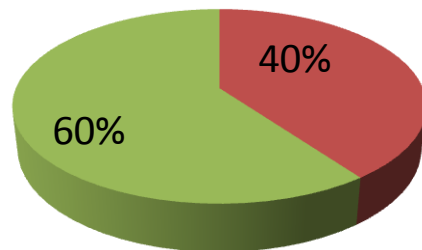
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Flour,Sugar,Oil,Spice etc	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Flour,Sugar,Oil,Spice etc	3200	96000	1152000
Total variable Expense (B)	3,200	96000	1152000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less Variable Expense			
Electricity bill		500	6000
Transportation		400	4800
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		100	1200
Mobile bill		400	4800
Total fixed cost (D)		16,400	196800
Net Profit (E)= [C-D]		7,600	91200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Flour Sack	8	1800	14,400	10	2,000	20,000	34,400
Sugar	2	3400	6,800	4	3500	14,000	20,800
Oil	40	70	2,800	70	70	4,900	7,700
Dalda	7	1400	9,800	4	1400	5,600	15,400
Spice	1	3000	3,000	1	5000	5,000	8,000
Fuel wood	15	120	1,800	1	5000	5,000	6,800
Polithin	7	200	1,400	20	200	4,000	5,400
Others	0	0	0	1	1500	1,500	1,500
	80	0	40,000	111	0	60,000	100,000

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 60,000
- Total 100,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Flour,Sugar,Oil,Spice etc	6000	180000	2160000	2268000
Total Sales (A)	6000	180000	2160000	2268000
Less Variable Expense				
Flour,Sugar,Oil,Spice etc	4800	144000	1728000	1814400
Total variable Expense (B)	4,800	144000	1728000	1814400
Contribution Margin (CM) [C=(A-B)]	1,200	36000	432000	453600
Less Variable Expense				
Electricity bill		700	8400	8600
Transportation		600	7,200	7,400
Salary (self)		5000	60000	60000
Salary(Staff)		15000	180000	180000
Entertainment		100	1200	1200
Mobile bill		450	5400	5500
Total fixed cost (D)		21,850	262,200	262,700
Net Profit (E)= [C-D]		14150	169800	190,900
Investment Payback			36,000	36,000

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

SR#	<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	169,800	190,900
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		133,800
	Total Cash Inflow	229800	324700
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)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	133,800	288700

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 07 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









HSB
SUGAR
FRESH
SUB













FAMILY PICTURE

