Proposed NU Business Name: SOUROV MALTIMIDEA



Project identification and prepared by: Md:Anarul, Mawna Unit, Gajipur

Project verified by Md. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD:RUHUL AMIN		
Age	:	02-03-1988(28 Years)		
Education, till to date	:	Class Eight		
Marital status	:	Married		
Children	:	1 Son 1 Daughter		
No. of siblings:	:	5 Brather 4 Sister		
Address	:	Vill: Telihati P.O: Telihati , P.S: Sreepur, Dist: Gazipur		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MST:SUFIYA KHATUN HAJROT ALI Branch: Tengra Sreepur, Centre # 14(Female), Member ID: 2412/1, Group No: 02 Member since: 25/03/2001 (12 Years) First loan: BDT 5,000		
Further Information: (v) Who pays GB loan installment	 :	Existing Loan: BDT 30,000, Outstanding loan:		
(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	:	5 years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01923-640259
Mother's Contact No.	:	01776-416604
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST: SUFIYA KHATUN joined Grameen Bank since 12 years ago. At first she took 1,10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	SOUROV MALTIMIDEA		
Location	:	Telihati bazar,		
Total Investment in BDT	:	BDT 1,70,000/-		
Financing	:	Self BDT 1,20,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%		
Present salary/drawings from business (estimates)	:	BDT 4,000/-		
Proposed Salary	:	BDT 4,000/-		
Size of shop	:	10ft x 08ft= 80 square ft		
Security of the shop	:	-		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; mike, sound system, tayer, tube, etc. Average 15% gain on sale. The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed. The shop is rented. Collects goods from Mawna. Agreed grace period is 3 months. 		

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Mick, sound system, tire ,tube, etc.	3,000	90,000	1,080,000		
Total Sales (A)	3,000	90,000	1,080,000		
Less. Variable Expense					
Mick, sound system, tire ,tube, etc.	2,550	76,500	9,18,000		
Total variable Expense (B)	2,550	76,500	9,18,000		
Contribution Margin (CM) [C=(A-B)	4,50	13,500	1,62,000		
Less. Fixed Expense					
Rent		1,200	14,400		
Electricity bill		4,00	4,800		
Transportation		5,00	6,000		
Salary (self)		4,000	48,000		
Entertainment		3,00	3,600		
Generator		2,00	2,400		
Mobile Bill		4,00	4,800		
Total fixed Cost (D)		7,000	84,00		
Net Profit (E) [C-D)		6,500	78,000		

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Mike(10x6000)	60,000	30,000	90,000		
Sound System (01x50000)	50,000	0	50,000		
Tire (07 x250)	1,750	2,500	4,200		
Tube(03 x350)	1,620	0	1,620		
Others	6,630	17,500	43,760		
Total	1,20,000	50,000	1,70,000		

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Mick, sound system, tire ,tube, etc.	4,800	1,44,000	1,728,000	1,814,400	
Total Sales (A)	4,800	1,44,000	1,728,000	1,814,400	
Less. Variable Expense					
Mick, sound system, tire ,tube, etc.	4,080	1,22,400	1,468,800	1,542,240	
Total variable Expense (B)	4,080	1,22,400	1,468,800	1,542,240	
Contribution Margin (CM) [C=(A-B)	7,20	21,600	2,59,200	2,72,160	
Less. Fixed Expense					
Rent		1,200	14,400	14,400	
Electricity bill		5,00	6,000	6,500	
Transportation		7,00	8,400	8,600	
Salary (self)		4,000	48,000	48,000	
Salary (staff)		3,000	36,000	36,000	
Entertainment		5,00	6,000	6,500	
Generator		2,00	2,400	2,400	
Mobile Bill		7,00	8,400	8,800	
Total Fixed Cost		10,800	1,29,600	1,31,200	
Net Profit (E) [C-D)		10,800	1,29,600	1,40,960	
Investment Payback			30,000	30,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,29,600	1,40,960
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		99,600
	Total Cash Inflow	1,79,600	2,40,560
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	99,600	2,10,560

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 05 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











ক্ষমিক নং- ব্রাক্তির নাম ক্ষমিক নাম ক্রমেক	গণবজাতগ্ৰী বাংল ৪নং তেলিহাটি ই	উনিয়ন পরিষদ	- C. C. C.
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FAMILY PICTURE

