

Proposed NU Business Name: **NASRIN BOSRO BITAN**



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni  
Project verified by: Shush anta Kumar Bishash



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

Name	:	<b>MOZAMMEL HOQUE</b>
Age	:	1-01-1991( 26Years)
Education, till to date	:	Class ten
Marital status	:	Married
Children	:	Null
No. of siblings:	:	04 Brother 01 Sister
Address	:	Vill: Khusipur P.O: Gojariya P.S: Dagonvuiyan, 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>ANOWARA BEGUM</b>
(iii) Father's name	:	<b>ABDUL ROHIM</b>
(iv) GB member's info	:	Branch:, Gojariya ,Dagonvuiyan. Centre # 21 (Female), Member ID:1875, Group No: 02 Member since: 10-03-2000 to 2006 (6 Years) First loan: BDT 2000/-
Further Information:		Existing loan: BDT 10000 Outstanding loan:0
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	NA
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	01 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01857-426126
Family's Contact No.	:	01715-091179
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWARA BEGUM** joined Grameen Bank since 06years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NASRIN BOSRO BITAN</b>
Location	:	Siloniya Bazar, Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 520,000/-
Financing	:	Self BDT 450,000/- (from existing business) 87% Required Investment BDT 70,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Garments items ,etc.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪After getting equity fund 01 will be appointed</li><li>▪Average 15% gain on sales</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka &amp;Feni .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Garments items	3500	105000	1260000
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			
Garments items	2975	89250	1071000
Total Variable Expense	2975	89250	1071000
Contributon Margin (CM) [C=(A-B)]	525	15750	189000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		1200	14400
Salary (Self)		5000	60000
Salary (Staff)		3500	42000
Intertainment		100	1200
Gard		60	720
Generator		150	1800
Mobil Bill		300	3600
Total Fixed Cost (D)		12310	147720
Net Profit (E)= [C-D]		3440	41280

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tangilesari	150	1000	150000				150000
Print sari	100	500	50000	100	500	50000	100000
Jamdhani sari	100	1100	110000				110000
Than cloth	400	60	24000				24000
Mosari	30	250	7500				7500
Lungi	35	300	10500				10500
Three pieces	10	800	8000				8000
Garments items			20000				20000
Others			20000			20000	
Security			50000				
<b>Total</b>	<b>825</b>		<b>450000</b>	<b>100</b>		<b>70,000</b>	520000

### Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Garments items	5480	164400	1972800	2071440	2175012
<b>Total Sales(A)</b>	<b>5480</b>	<b>164400</b>	<b>1972800</b>	<b>2071440</b>	<b>2175012</b>
<b>Less Variable Expense (B)</b>					
Garments items	<b>4658</b>	<b>139740</b>	<b>1676880</b>	1760724	<b>1848760</b>
<b>Total Variable Expense</b>	<b>4658</b>	<b>139740</b>	<b>1676880</b>	<b>1760724</b>	<b>1848760</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>822</b>	<b>24660</b>	<b>295920</b>	<b>310716</b>	<b>326252</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		1200	14400	15120	15876
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3500	42000	42000	42000
Entertainment		100	1200	1200	1200
Gard		60	720	720	720
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>12310</b>	<b>145920</b>	<b>147040</b>	<b>148196</b>
<b>Net Profit (E)= [C-D]</b>		<b>12350</b>	<b>148200</b>	<b>155610</b>	<b>163391</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	148,200	155610	163390.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		120200	247810
	<b>Total Cash Inflow</b>	<b>218,200</b>	<b>275,810</b>	<b>411,201</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>120,200</b>	<b>247,810</b>	<b>383,201</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 01 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









নাছরিন বস্ত্র বিতান এন্ড কসমেটিক্স  
এখানে টেইলারিং সামগ্রী ও  
যাবতীয় কসমেটিক্স  
পাওয়া যায়।  
শোঃ মোজাম্মেল হক ০১৮৫৭-৪২৬১২৬



