

Proposed NU Business Name: **SADA KALO BOSTRALOY**



Project identification and prepared by: Md. Forhad Hosen,
Dhanbari Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MONIRUZZAMAN
Age	:	01-01-1988 (28 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Bachuria, P.O: Vatkura, P.S: Dhanbari, Dist: Tangail
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. NAJMA BEGUM
(iii) Father's name	:	MD. RAJAB ALI
(iv) GB member's info	:	Branch: Chalas Modhupur, Centre # 11(Female), Member ID: 1429, Group No: 02 Member since: 18-10-2004 (15Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 25000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	Father
(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	:	12 years experience in running business. He has 15months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-345810
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SETAF BEGUM joined Grameen Bank since 21 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SADA KALO BOSTRALOY
Location	:	Samabay Super Market, Tangail
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 270,000/-(from existing business) 77% Required Investment BDT 80,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16ft x 10ft= 160 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like cloth item.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Korotia, Pabna.▪The shop is rented.▪Agreed grace period is 3 months.

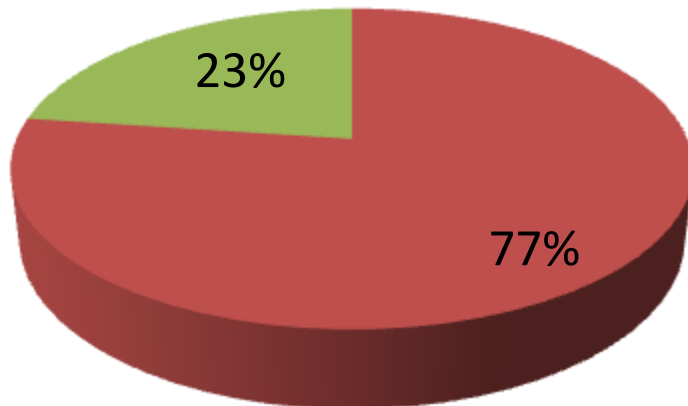
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth item	2755	82650	991800
Total sales (A)	2755	82650	991800
Less Variable Exp.			
Cloth item	2204	66120	793440
Total Variable exp. (B)	2204	66120	793440
Contribution Margin CM [C= (A-B)]	551	16530	198360
less fixed exp.			
Rent		2000	24000
Electricity bill		400	4800
Transportation		1500	18000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		100	1200
Genaretor		150	1800
Mobile		200	2400
total fixed cost (D)		9850	118200
Net profit (E) [C-D]		6680	80160

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shari	100	500	50,000	100	500	50,000	100,000
Katan Shari	10	1500	15,000			0	15,000
Bed shit	50	400	20,000			0	20,000
Lungi	100	400	40,000	30	500	15,000	55,000
3 pcs	80	600	48,000	30	500	15,000	63,000
Curtain	80	400	32,000			0	32,000
long cloth	200	50	10,000			0	10,000
Towel	100	50	5,000			0	5,000
Security			50,000				50,000
Total	720		270,000	160		80,000	350,000

Source of Finance



■ Entrepreneur's Contribution 270,000

■ Investor's Investment 80,000

■ Total 350,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth item	3665	109950	1319400	1385370	1454639
Total Sales (A)	3665	109950	1319400	1385370	1454639
less variable Expenses					
Cloth item	2932	87960	1055520	1108296	1163711
Total variable Expenses (B)	2932	87960	1055520	1108296	1163711
Contribution Margin (CM)= (A-B)	733	21990	263880	277074	290927.7
Less Fixed Expenses					
Rent		2000	24000	24000	24000
Electricity bill		400	4800	4800	4800
Transportation		1560	18720	18720	18720
Salary (self)		5000	60000	60000	60000
Entertainment		565	6780	6780	6780
Guard		100	1200	1200	1200
Genaretor		150	1800	1800	1800
Mobile		300	3600	3600	3600
Total Fixed Cost		10075	120900	120900	120900
Net Profit (E) (C-D)		11915	142980	156174	170027.7
Investment Payback			32000	32000	32000

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	80,000		
1.2	Net Profit	142,980	156,174	170027.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		110,980	235154
	Total Cash Inflow	222980	267154	405181.7
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	
3	Net Cash Surplus	110,980	235154	373181.7

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 12Years:10
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

