

# Proposed NU Business Name: **MA BABAR DOYA BOSTRO BITAN**



Project identification and prepared by: Modon Kumar Biswas  
Dakshinkhan Unit, Dhaka  
Project verified by: Md. Abu Bakkar Siddique



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

Name	:	<b>NURUL ISLAM</b>
Age	:	04-01-1982 ( 35 Years)
Education, till to date	:	BA
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers 1 Sisters
Address	:	Vill: Manger tak Tolna ,P.O: Tolna ,P.S: Khilkhat, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST MOSLAMA
(iii) Father's name	:	SURUJ MIHA
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 13(Female), Member ID: 1461 , Group No: 01 Member since: 02-01-1992( 25Years) First loan: BDT =2,000 /- Outstanding loan:= 50000/-
Further Information:		
(v) Who pays GB loan installment	:	Self
(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 & Skill Own Business and Training Info	:	08 years of business experience. : 08 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-392704
Family's Contact No.	:	01965-366704
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most Moslama** joined Grameen Bank since 25 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	MA BABAR DOYA BOSTRO BITAN
Location	:	Dumni Bazer,Khilkhet, Dhaka
Total Investment in BDT	:	BDT11,0 0,000/-
Financing	:	Self BDT700,000/- (from existing business) 64 % Required Investment BDT400,000/- (as equity) 36 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	10ft x 15 ft=150 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; shari,lungi,three pice,thancloth,gamsa,mosari,panjabi, orna etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>no</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Islampur Gausia Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

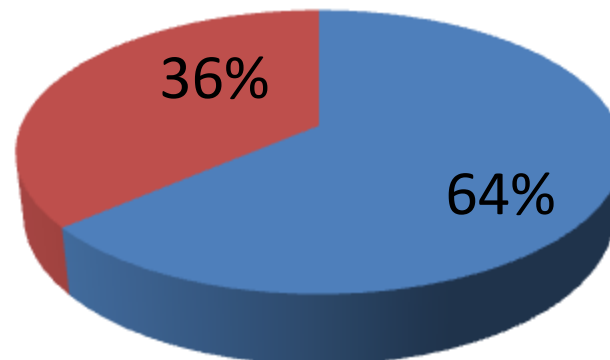
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Garments Item	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>			
Garments Item	3,200	96,000	1,152,000
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,500	30,000
Electricity Bill		400	4,800
Transportation		2,000	24,000
Mobile Bill		600	7,200
Entertainment		500	6,000
Salary (self)		8,000	96,000
<b>Total fixed Cost (D)</b>		<b>14,000</b>	<b>168,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,000</b>	<b>120,000</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Shari	210	550	115500	Shari	110	550	60,500	176,000
Lungi	160	400	64000	Lungi	120	400	48,000	112,000
Three pice	140	700	98000	Three pice	60	700	42,000	140,000
Than cloth 1 colour	2000	45	90000	Than cloth 1 colour	800	45	36,000	126,000
Than cloth pint	1500	80	120000	Than cloth pint	700	80	56,000	176,000
Gamsa	200	50	10000	Gamsa	50	50	2,500	12,500
Moshari	40	400	16000	Moshari	40	400	16,000	32,000
Panjabi	45	500	22500	Panjabi	45	500	22,500	45,000
Orna	150	100	15000	Orna	150	100	15,000	30,000
Secuirity Advence			20000				0	20,000
Others			129000	Others			101,500	230,500
<b>Total</b>			<b>700,000</b>				<b>400,000</b>	<b>1,100,000</b>

## Source of Finance

■ Entrepreneur's contibution 700000 ■ Investor's Investment 400000 ■ Total 1100000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Garments Item	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>	<b>1,984,500</b>
<b>Less. Variable Expense</b>					
Garments Item	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		420	5,040	5,292	5,557
Transportation		2,200	26,400	27,720	29,106
Mobile Bill		720	8,640	9,072	9,526
Entertainment		500	6,000	6,300	6,615
Salary (self)		8,000	96,000	96,000	96,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>14,340</b>	<b>172,080</b>	<b>174,384</b>	<b>176,803</b>
<b>Net Profit (E) [C-D]</b>		<b>15,660</b>	<b>187,920</b>	<b>203,616</b>	<b>220,097</b>
<b>Investment Payback</b>			<b>160,000</b>	<b>160,000</b>	<b>160,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	400,000		
1.2	Net Profit	187,920	203,616	220,097
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		27,920	71,536
	<b>Total Cash Inflow</b>	<b>587,920</b>	<b>231,536</b>	<b>291,633</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	400,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	160,000	160,000	160,000
	<b>Total Cash Outflow</b>	<b>560,000</b>	<b>160,000</b>	<b>160,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>27,920</b>	<b>71,536</b>	<b>131,633</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Own Business :: 08 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

















REPUBLIC OF SOUTH AFRICA

Department of Home Affairs



Mr. [Name]  
[Address]  
[City]  
[Province]  
Date of Birth: 04 Jan 1922

ID NO. [Number]

THE REPUBLIC OF SOUTH AFRICA  
Department of Home Affairs  
[Text]

[Text]

[Text]





জাতীয় বইকেন্দ্র



শ্রী  
স্বপ্ন

অক্ষয় প্রথমে পানবই

নাম	স্বপ্ন
লেখকের নাম	শ্রী স্বপ্ন
শাস্ত্র	

DATE: 20/12/2021

NAME: [ ]

Roll No: [ ]

Sl. No.	Topic	Answer
1	Q.1	Ans. 1
2	Q.2	Ans. 2
3	Q.3	Ans. 3
4	Q.4	Ans. 4
5	Q.5	Ans. 5
6	Q.6	Ans. 6
7	Q.7	Ans. 7
8	Q.8	Ans. 8
9	Q.9	Ans. 9
10	Q.10	Ans. 10

DATE: 20/12/2021

NAME: [ ]

Roll No: [ ]

Sl. No.	Topic	Answer
1	Q.1	Ans. 1
2	Q.2	Ans. 2
3	Q.3	Ans. 3
4	Q.4	Ans. 4
5	Q.5	Ans. 5
6	Q.6	Ans. 6
7	Q.7	Ans. 7
8	Q.8	Ans. 8
9	Q.9	Ans. 9
10	Q.10	Ans. 10

# FAMILY PICTURE

