

Proposed NU Business Name: ATUAR RAHMAN BOSTRALOY



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Project verified by: MD. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | ATUAR RAHMAN |
| Age | : | 02-02-1990(27 Years) |
| Education, till to date | : | H.S.C |
| Marital status | : | Married |
| Children | : | 01 Daughter |
| No. of siblings: | : | 1 Brother 2 Sisters |
| Address | : | Vill: Gasbari P.O: Rogunatpur P.S: Kalikowr Dist: Gazipur |
| 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 BILKES BEGUM |
| (iii) Father's name | : | LET: MOJAMAL HUQ |
| (iv) GB member's info | : | Branch: Moddopara Kaliakour, Centre # 73 (Female), Member ID: 8002/1, Group No: 03, Member since: 03-05-2011 (06 Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: BDT 4,000, Outstanding loan: 3,824 |
| (v) Who pays GB loan installment | : | Brother |
| (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 | : | 03 years experience 03 years running business. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01712-059033 |
| Father's Contact No. | : | 01725-553312 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST: BILKES BEGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

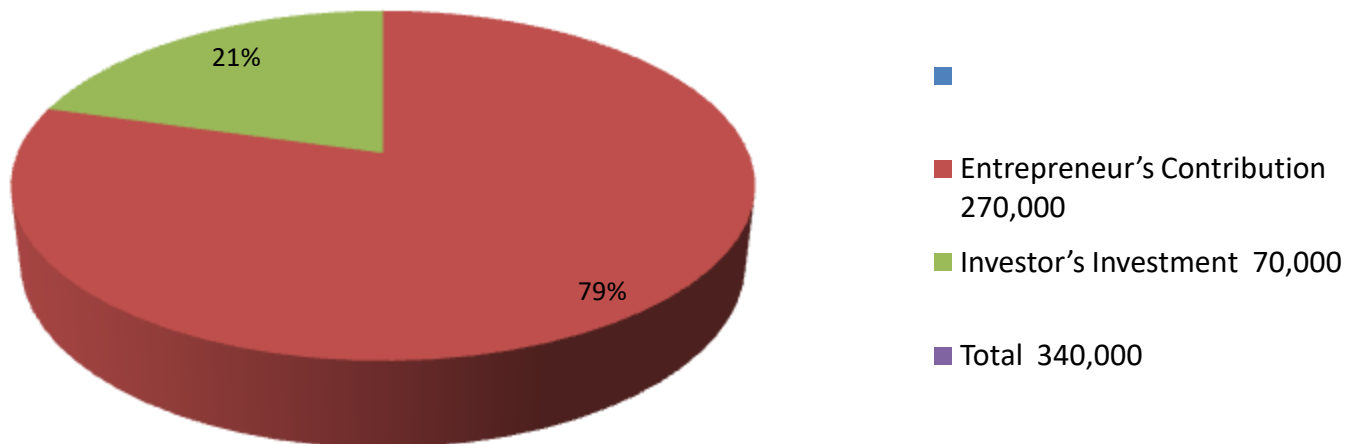
| | | |
|---|---|--|
| Business Name | : | ATUAR RAHMAN BOSTRALOY |
| Location | : | Fulbaria bazar |
| Total Investment in BDT | : | BDT 3,40,000/- |
| Financing | : | Self BDT 2,70,000/- (from existing business) 79% Required Investment BDT 70,000/- (as equity) 21% |
| Present salary/drawings from business (estimates) | : | BDT4,000/- |
| Proposed Salary | : | BDT4,000/- |
| Size of shop | : | 30 ft x 10 ft= 300square ft |
| Security of the shop | : | BDT 50,000/- |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Shari ,Pant , Shirt , Lunge ,Baby Dress etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing No employee. ▪After getting equity fund 1 employ will be appointed. ▪The shop is rented. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|--------------|----------------|------------------|
| Revenue (sales) | | | |
| Shari ,Pant , Shirt , Lunge ,Baby Dress etc. | 3,800 | 114,000 | 1,368,000 |
| Total Sales (A) | 3,800 | 114,000 | 1,368,000 |
| Less. Variable Expense | | | |
| Shari ,Pant , Shirt , Lunge ,Baby Dress etc. | 3,230 | 96,900 | 1,162,800 |
| Total variable Expense (B) | 3,230 | 96,900 | 1,162,800 |
| Contribution Margin (CM) [C=(A-B) | 570 | 17,100 | 205,200 |
| Less. Fixed Expense | | | |
| Rent | | 3,500 | 42,000 |
| Electricity Bill | | 4,00 | 4,800 |
| Transportation | | 5,00 | 6,000 |
| Salary (self) | | 4,000 | 48,000 |
| Entertainment | | 2,00 | 2,400 |
| Mobile Bill | | 2,00 | 2,400 |
| Total fixed Cost (D) | | 8,800 | 105,600 |
| Net Profit (E) [C-D) | | 8,300 | 99,600 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|------------------------|-----------------|---------------|-----------------|
| Shari(100x 700) | 70,000 | 28,000 | 98,000 |
| Pant (170 x 400) | 68,000 | 28,000 | 96,000 |
| Shirt (40 x 400) | 16,000 | 8,000 | 24,000 |
| Lunge (50x400) | 20,000 | 0 | 20,000 |
| Three Piece (30 x 700) | 21,000 | 0 | 21,000 |
| Baby Dress i(50 x 200) | 10,000 | 0 | 10,000 |
| Security | 50,000 | 0 | 50,000 |
| Oteras | 15,000 | 6,000 | 21,000 |
| Total | 2,70,000 | 70,000 | 3,40,000 |



| Financial Projection (BDT) | | | | | |
|---|--------------|----------------|------------------|------------------|------------------|
| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
| Revenue (sales) | | | | | |
| Shari ,Pant , Shirt , Lunge ,Baby Dress etc. | 6,000 | 180,000 | 2,160,000 | 2,268,000 | 2,381,400 |
| Total Sales (A) | 6,000 | 180,000 | 2,160,000 | 2,268,000 | 2,381,400 |
| Less. Variable Expense | | | | | |
| Shari ,Pant , Shirt , Lunge ,Baby Dress etc. | 5,100 | 153,000 | 1,836,000 | 1,927,800 | 1,927,800 |
| Total variable Expense (B) | 5,100 | 153,000 | 1,836,000 | 1,927,800 | 1,927,800 |
| Contribution Margin (CM) [C=(A-B)] | 900 | 27,000 | 324,000 | 340,200 | 3,57,210 |
| Less. Fixed Expense | | | | | |
| Rent | | 3,500 | 42,000 | 42,000 | 42,000 |
| Electricity Bill | | 8,00 | 9,600 | 9,800 | 10,000 |
| Transportation | | 8,00 | 9,600 | 9,800 | 10,000 |
| Salary (self) | | 4,000 | 48,000 | 48,000 | 48,000 |
| Salary (staff) | | 3,000 | 36,000 | 36,000 | 36,000 |
| Entertainment | | 4,00 | 4,800 | 5,000 | 5,200 |
| Mobile Bill | | 4,00 | 4,800 | 5,000 | 5,200 |
| Total Fixed Cost | | 12,900 | 1,54,800 | 1,55,600 | 1,56,400 |
| Net Profit (E) [C-D] | | 14,100 | 1,69,200 | 1,84,600 | 2,00,810 |

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> |
|-------------|---|-------------------------|-------------------------|-------------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 70,000 | | |
| 1.2 | Net Profit | 1,69,200 | 1,84,600 | 2,00,810 |
| 1.3 | Depreciation (Non cash item) | | - | |
| 1.4 | Opening Balance of Cash Surplus | | 1,37,376 | 2,93,976 |
| | Total Cash Inflow | 2,39,200 | 3,21,976 | 4,94,786 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 70,000 | | |
| 2.2 | Payment of GB Loan | 3,824 | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 28,000 | 28,000 | 28,000 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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





















FAMILY PICTURE

