

Proposed NU Business Name: **AL-AMIN BOSTRO BITAN & TELECOM**



Project identification and prepared by: Md. Anshar Alli
Modhupur Unit, Tangail.

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KAJOL MIYA
Age	:	10-02-1988(29 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	04 Brothers
Address	:	Vill:Shibram bari, P.O:Kakraid, P.S: Modhupur, 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	:	MOST. KAMLA BEGUM
(iii) Father's name	:	MD. SIDDIKUR RAHMAN
(iv) GB member's info	:	Branch: Modhupur ,Centre # 44(Female), Member ID: 3644, Group No: 04Member since: 1980-2017 raining(37Years) First loan: BDT 2,000
Further Information:		Existing loan: BDT 42,000,Outstanding loan:BDT 14130
(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..	:	

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	:	05 years experience in on business & 05 years experience in running business. He has 12 years training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-502798
Family's Contact No.	:	01886-747379
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. KAMLA BEGUM Joined Grameen Bank Since 37 Years Ago. At First She Took 2000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business

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Proposed Nobin Udyokta Business Info

Business Name	:	AL-AMIN BOSTRO BITAN & TELECOM
Location	:	Zalchartro Bazaar, Modhupur,Tangail.
Total Investment in BDT	:	BDT121350/-
Financing	:	Self BDT 71350(from existing business) 59% Investors Investment BDT 50,000(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	25ft*10ft= 250 Square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like shart pics, pant pics, 3pics, than kapar etc▪Average 30% gain on sale▪The business is operating by entrepreneur. Existing no Employe.▪The Shop is Rented▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

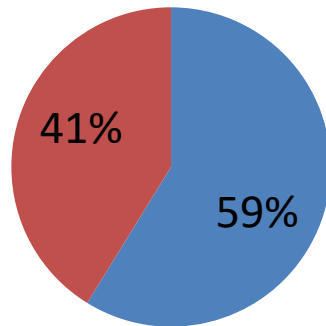
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
shart pics, pant pics, 3pics, than kapar etc	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense			
shart pics, pant pics, 3pics, than kapar etc	2,100	63,000	756000
	0	0	0
	0	0	0
Total variable Expense (B)	2,100	63,000	756000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324000
Less. Fixed Expense			
Rent		900	10,800
Electricity bill		500	6,000
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		10000	120,000
Entertainment		300	3,600
Guard		100	1,200
Genaretor		200	2,400
Mobile bill		300	3,600
Total fixed Cost (D)		17,800	213,600
Net Profit (E) [C-D]		9,200	110,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
pant pics	40	25	1,000	25	25	625	1,625
short pics	34	300	10,200	20	300	6000	16,200
3pics	15	350	5,250	7	350	2,450	7,700
than kapar	200	52	10,400	60	52	3,120	13,520
tory kapar	30	150	4,500	5	150	750	5,250
azmeri kapar	1	10000	10,000	1	25000	25000	35,000
selai meshing	6	4000	24,000	3	4000	12000	36,000
	0	0	0	0	0	0	0
other	0	0	0	1	55	55	55
Security			6,000	0	0	0	6,000
Total			71,350	0		50,000	121,350

Source of Finance



■ Entrepreneur Investment : 71350

■ Investor Investment : 50000

■ Total Investment: 121350



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
shart pics, pant pics, 3pics, than kapar etc	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
shart pics, pant pics, 3pics, than kapar etc	2,450	73,500	882,000	926,100	972,405
Total variable Expense(B)	2,450	73,500	882,000	926,100	972,405
Contribution Margin (CM) [C=(A-B)	1050	31,500	378,000	396,900	416,745
Less. Fixed Expense					
Rent		900	10,800	10,800	10,800
Electricity bill		500	6,000	6,100	6,400
Transportation		700	8,400	8,700	9,200
Salary (self)		5000	60,000	60,500	61,100
Salar (staff)		10000	120,000	0	0
Entertainment		400	4,800	5,100	5,300
Guard		100	1200	1200	1200
Genaretor		200	2,400	2,400	2,400
Mobile bill		400	4,800	5,000	5,300
Total fixed Cost (D)		18,200	218,400	99,800	101,700
Net Profit (E) [C-D]		13,300	159,600	297,100	315,045
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	159,600	297,100	315,045
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		139,600	416,700
	Total Cash Inflow	209,600	436,700	731,745
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	139,600	416,700	711,745

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:07
Experience & Skill : 22 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



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বস্ত্র বিতান এন্ড টেই







FAMILY PICTURE

