

## Proposed NU Business Name: **MA BOSTRALOY**



Project identification and prepared by: MD. RABIUL ISLAM  
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD.NAJMUL HOQUE</b>
Age	:	10/08/1994(22Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	3 Brother 2 Sister
Address	:	Vill: Kadipur,P.O:Vatupara,P.S: Godagari, Dist: Rajshahi
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>MST.ANGURA BEGUN</b>
(iii) Father's name	:	<b>MD. ENTAJ ALI</b>
(iv) GB member's info	:	Branch:Daspukur,godagari,Centre #38(Female), Member ID: 2573, Group No:01 Member since:10/03/2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 10000, Outstanding loan:9340
(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	:	02years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01767239045
Father's Contact No.	:	01775957511
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.ANGURA BEGUM** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA BOSTRALOY</b>
Location	:	Kadipur, Vatupara, Godagari, Rajshahi
Total Investment in BDT	:	BDT 224000/-
Financing	:	Self BDT 174000-(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 8ft= 80 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Shari, Lungi, Sit fevrices, Pant, Shirt, Three Pices, Jama, Chador, etc</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

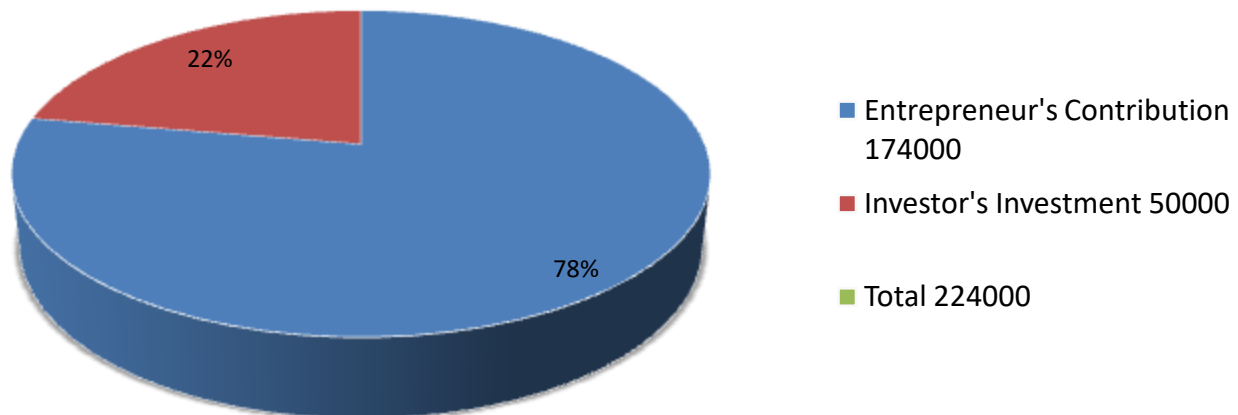
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Shari, Lungi, Sit fevrices, Pant, Shirt, Three Pices, Jama, Chador, etc	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Total Sales (A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less. Variable Expense</b>			
Shari, Lungi, Sit fevrices, Pant, Shirt, Three Pices, Jama, Chador, etc	<b>2400</b>	<b>72000</b>	<b>864000</b>
<b>Total Variable Expense (B)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>
<b>Contribution Margin(CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less. Fixed Expense</b>			
Rent		<b>500</b>	<b>6000</b>
Electricity Bill		<b>200</b>	<b>2400</b>
Mobile Bill		<b>200</b>	<b>2400</b>
Salary (self)		<b>5000</b>	<b>60000</b>
Salary (staff)		<b>0</b>	<b>0</b>
Transportation		<b>200</b>	<b>2400</b>
Food/other		<b>400</b>	<b>4800</b>
Medicine		<b>0</b>	<b>0</b>
Bank Charge/gurd		<b>0</b>	<b>0</b>
<b>Total Fixed Cost (D)</b>		<b>6500</b>	<b>78000</b>
<b>Net Profit (E) [C-D]</b>		<b>11500</b>	<b>138000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shari	40000	19000	59000
Lungi	30000	21000	51000
Sit Fevrices	30000	10000	40000
Pant	20000	0	20000
Shirt	15000	0	15000
Three Pices	24000	0	24000
Jama	10000	0	10000
Chador	5000	0	5000
	0	0	0
<b>Total</b>	<b>174000</b>	<b>50000</b>	<b>224000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (Sales)</b>					
Shari, Lungi, Sit fevrices, Pant, Shirt, Three Pices, Jama, Chador, etc		90000	1080000	1134000	1190700
<b>Total Sales (A)</b>		90000	1080000	1134000	1190700
<b>Less. Variable Expense</b>					
Shari, Lungi, Sit fevrices, Pant, Shirt, Three Pices, Jama, Chador, etc		72000	864000	907200	952560
<b>Total Variable Expense (B)</b>		72000	864000	907200	952560
<b>Contribution Margin (CM) [C=(A-B)]</b>		18000	216000	226800	238140
<b>Less. Fixed Expense</b>					
Rent		500	6000	6000	6000
Electricity Bill		200	2400	2700	3000
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		200	2400	2700	3000
Food/Other		400	4800	4800	4800
Medicine		0	0	0	0
Bank Charge		0	0	0	0
<b>Total Fixed Cost (D)</b>		6500	78000	78900	79800
<b>Net Profit (E) [C-D]</b>		11500	138000	147900	158340
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl#</b>	<b>Particulars</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd Year</b>
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	138000	147900	158340
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		118000	245900
	Total Cash Inflow	188000	265900	404240
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	<b>Net Cash Surplus</b>	118000	245900	384240

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Kadipur,  
Vatupara,Godagari. Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







