

# Proposed NU Business Name: **TUSHAR BOSTRALOY AND GARMENTS**



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Donbari tangail

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

Name	:	<b>MD: SESHAR AHAMAD</b>
Age	:	01-03-1999(18 Years)
Education, till to date	:	Class 09
Marital status	:	UNMarried
Children	:	NILL
No. of siblings:	:	02 Brothers
Address	:	Vill: basnogeryr P.O:Kanduay P.S:Donbari 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	:	<b>Mst: Shahanaz bagum</b>
(iii) Father's name	:	<b>Md: Nazrul islam</b>
(iv) GB member's info	:	Branch: Kanduay, Centre # 44 (Female), Member ID: 6571, Group No: 03 Member since: 1999- running(18Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 21000
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	Yes
(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	:	04 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-512918
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**shahanaz bagum** Joined Grameen Bank Since 18 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>TUSHAR BOSTRALOY AND GARMENTS</b>
Location	:	kandua market, donbari,Tangail.
Total Investment in BDT	:	BDT 430,000
Financing	:	Self BDT 360,000(from existing business) 85% Required Investment BDT 70,000(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10 ft= 100 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Shart, Pant,Ladies jama,Panjabi,Etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 0 Employee.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

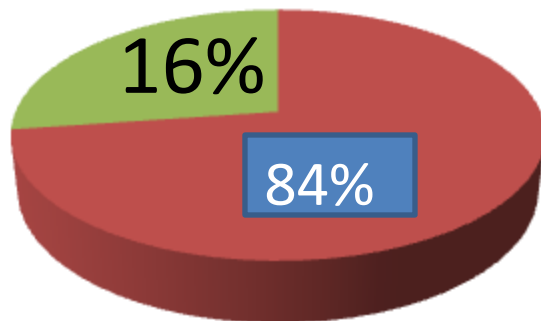
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Three pices, Shart, Pant,Panjabi, frok Etc	4,000	120,000	1440000
<b>Total Sales (A)</b>	4,000	120,000	1440000
<b>Less. Variable Expense</b>			
Three pices, Shart, Pant,Panjabi, frok Etc	3,400	102,000	1224000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	3,400	102,000	1224000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18,000	216000
<b>Less. Fixed Expense</b>			
Rent		1600	19,200
Electricity bill		200	2,400
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		500	6,000
Guard		100	1,200
Genaretor		150	1,800
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>8,850</b>	<b>106,200</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Shart	300p	400	45,000			20,000	65,000
Pant	500p	400	80,000			30,000	110,000
Ladies jama	100p	500	32,000			20,000	52,000
Panjabi			40,000				40,000
pant			25000				25000
other			58,000				58000
scurety			80000				80000
<b>Total</b>			<b>360,000</b>			<b>70,000</b>	<b>430,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:360,000**  
**Investor Investment:70,000**  
**Total Investment:430,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
Three pices, Shart, Pant,Panjabi, frok Etc	4,500	135,000	1,620,000	1,701,000	
<b>Total Sales (A)</b>	4,500	135,000	1,620,000	1,701,000	
<b>Less. Variable Expense</b>					
Three pices, Shart, Pant,Panjabi, frok Etc	3,600	108,000	1,296,000	1,360,800	
<b>Total variable Expense(B)</b>	3,600	108,000	1,296,000	1,360,800	
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27,000	324,000	340,200	
<b>Less. Fixed Expense</b>					
Rent		1600	19,200	19,200	
Electricity bill		200	2,400	2,500	
Transportation		1000	12,000	12,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		500	500	500	
Guard		100	1200	1200	
Genaretor		150	150	150	
Mobile bill		300	3,600	3,800	
<b>Total fixed Cost (D)</b>		<b>8,850</b>	<b>99,050</b>	<b>100,150</b>	
<b>Net Profit (E) [C-D]</b>		<b>18,150</b>	<b>224,950</b>	<b>240,050</b>	
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</b>	



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	224,950	240,050
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		182,950
	<b>Total Cash Inflow</b>	<b>294,950</b>	<b>423,000</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>182,950</b>	<b>381,000</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 10 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





# FAMILY PICTURE

