

Proposed NU Business Name: **BUSTRALOY BITAN**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BORHAN UDDIN
Age	:	15-07-1993 (24 Years)
Education, till to date	:	Class-9
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	01 Brother & 2 Sisters
Address	:	Vill: Zeupara , P.O: Zeupara , P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. AMENA BEGUM
(iii) Father's name	:	MD. AMAJ MOLLA
(iv) GB member's info	:	Branch: Zeupara ,Puthia , Centre # 38 (Female), Member ID: 3862/3, Group No: 02 Member since: 2009 to (09 Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 8,000, Outstanding loan: 6,768
(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 and Training Info	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-853596
Father's Contact No.	:	01758-780387
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AMENA BEGUM joined Grameen Bank since 09 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	:	BUSTRALOY BITAN
Location	:	Barikmor ,Puthia , Rajshahi .
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/--(from existing business) 64% Required Investment BDT 50,000/--(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	09 ft x 08 ft= 72 square ft
Security of the shop	:	BDT -10,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Cloth Item. ▪Average 10% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. ▪The shop is rented . ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth Item	3,500	105,000	1260,000
Total Sales (A)	3,500	105,000	1260,000
Less. Variable Expense			
Cloth Item	3,150	94,500	1134,000
Total variable Expense (B)	3,150	94,500	1134,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		400	4,800
Electricity Bill		150	1,800
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Total fixed Cost (D)		6,750	81,000
Net Profit (E) [C-D]		3,750	45,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shit Cloth (30p.x1,600)	48,000	50,000	98,000
Shari Cloth (30p.x400)	12,000		12,000
Garments	20,000		20,000
Others	10,000		10,000
Total	90,000	50,000	140,000

Source of Finance

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Cloth Item	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Cloth Item	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		400	4,800	4,800	4,800
Electricity Bill		150	1,800	1,800	1,800
Transportation		2,000	24,000	25,200	26,460
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Total Fixed Cost		7,750	93,000	94,200	95,460
Net Profit (E) [C-D]		5,750	69,000	75,900	83,145
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	69,000	75,900	83,145
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	49,000	55,900
	Total Cash Inflow	119,000	124,900	139,045
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	49,000	104,900	119,045

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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



উদ্ভিদপাড়া ইউনিয়ন পরিষদ

ডাকঘর : জিউপাড়া, থানা/উপজেলা: পুঠিয়া, জেলা: রাজশাহী।

লাইসেন্স

অর্থ বৎসর ২০১৭ ২০১৮

বহি নম্বর : 722

লাইসেন্স নম্বর: ৩০৬

তারিখ : ৩১/০৭/২০১৭

লাইসেন্সধারীর নাম :

মোঃ মোতাহার হোসেন

পিতা/স্বামীর নাম:

মোঃ এমাজুল হোসেন

গ্রাম :

শিউরগাঁও

ওয়ার্ড নং- ০৭

ডাকঘর :

শিউরগাঁও

থানা/উপজেলা : পুঠিয়া, জেলা: রাজশাহী।

প্রতিষ্ঠানের নাম :

বুড়ুলগাছ বিচার

পেশার ধরন :

শিউরগাঁও বিচার

লাইসেন্স ফি প্রদানের পরিমাণ টাকা

৬৪৫

(কথায়

ছয়শত চল্লিশ টাকায়)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা

শিউরগাঁও বিচার

চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

লাইসেন্স এর মেয়াদ

৩০ জুলাই - ২০১৮

পর্যন্ত।

স্বাক্ষর















