

# Proposed NU Business Name: Bismilla Bastraloy



Presented by  
Md. Tuhin

NU Identified and PP Prepared by-  
Md. Ballal Hossain (Ramganj Unit)  
Verified By: Md Nazrul Islam

# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Md. Tuhin
Age	:	30 Years (25 Aug,1985)
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	03 Brothers, 01 sister;
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Kulsum Begum
(iii) Father's name	:	Md. Humayn
(iv) GB member's info	:	Branch: Sonapur,Ramgonj      Centre - 33/m Group no : 04,                      Loanee no.: 3618, Member since: 25-09-2011,      First loan: 10000/- Existing loan: 65000/-              Outstanding: 45420/-
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	Class Ten

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

<b>Present Occupation</b>	<b>:</b>	<b>Clothing Business</b>
<b>Trade License</b>		<b>1192</b>
<b>Business Experience And Training Info</b>	<b>:</b>	<b>15 Years</b> <b>He worked as a salesman in Chittagong for 05 years.</b>  <b>Initial Investment- 200000 Tk.</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>Two Brothers are C.N.G. driver</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	<b>N/A</b>
<b>NU Contact Info</b>		<b>01745623871</b>
<b>NU Project Source/Reference</b>	<b>:</b>	<b>GT- Ramgonj Unit, Ramgonj</b>

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's mother has been a member of Grameen Bank since 25/09/2011 (04 years). At first She took 10,000 taka from GB. She invested GB loan in his son's Clothing business to expand the business. NU's mother gradually improved their living standard by using GB loan.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Bismilla Bastraloy
Address/ Location	:	Beside the main road at Ramgonj. (Pat Bazar)
Total Investment in BDT	:	6,00,000
Financing	:	Self BDT 4,00,000 ( existing business ) 67% Required Investment BDT 2,00,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	7000
Proposed Salary		7000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin		20%
(iii) Agreed grace period		3 months

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Investments in different categories:</b>	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>Present Stock Item-</b>			
Different Stock item                      2,25,000	400000		400000
Furniture and Decoration                      75,000			
Advance    1,00,000			
<b>Proposed Item-</b>			
Cloth items		200000	200000
<b>Total Capital</b>	<b>400000</b>	<b>200000</b>	<b>600000</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Present Stock items	
Product name with quantity	Amount
Jeans pants (50pc*400)	20,000
Lungi (50pc*400)	20,000
Print Sari (100pc*300)	30,000
Jamdani Sari (50pc*800)	40,000
Bridal Sari (8pc*5000)	40,000
Bed Sheet (10pc*350)	3,500
Panjabi(27pc*550)	14,850
Orna (25pc*265)	6,650
Winter cloths	10,000
Than Kapor (266 goz*75)	20,000
Kids' Clothes	15,000
Moshary (20pc*250)	5,000
<b>Total Present Stock</b>	<b>250000</b>

Proposed items	
Product Name with quantity	Amount
Three Piece Embroidery (30pc*400)	12,000
Jeans pants (52pc*500)	26,000
Lungi (30pc*400)	12,000
Print Sari (20pc*500)	10,000
Jamdani Sari (30pc*1000)	30,000
T-shirt (100pc*400)	40000
Than Kapor (45*1000)	45,000
Winter cloth (50*500)	25000
<b>Total Proposed</b>	<b>200000</b>



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# ***INFO ON EXISTING BUSINESS OPERATIONS***

<b>Particulars</b>	<b>Existing Business (BDT)</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Sales (A)	5,000	1,50,000	1800000
<i>Less: Cost of sales (B)</i>	4,000	1,20,000	1440000
Gross Profit (C)=(A-B)]	1,000	3,0,000	360000
<i>Less: Operating Costs</i>			
Electricity bill		750	9000
Generator bill		390	4680
Shop Rent		3000	36000
Night Guard bill		50	600
Mobile bill		300	3600
Present salary/Drawings- self		7000	84000
Employee (1)		4000	48000
Other Costs (Fees, Entertainment, TL Renew)		700	8400
Non Cash Item:			
Depreciation Expenses (75000*10%)		625	7500
<i>Total Operating Cost (F)</i>		16815	201780
Net Profit (E-F):		13,185	1,58,220

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	6000	180000	2160000	6500	195000	2340000	7000	210000	2520000
<b>Less: Cost of Sale (B)</b>	4800	144000	1728000	5200	156000	1872000	5600	168000	2016000
<b>Gross Profit (A-B)=(C)</b>	1200	36000	432000	1300	39000	468000	1400	42000	504000
<i>Less: Operating Costs</i>									
Electricity bill		1000	12000		1200	14400		1400	16800
Generator bill		390	4680		450	5400		500	6000
Shop Rent		3000	36000		3500	42000		3500	42000
Night Guard bill		50	600		100	1200		100	1200
Mobile bill		400	4800		500	6000		500	6000
Present salary/ self		7000	84000		8000	96000		9000	108000
Employee (1)		4000	48000		4500	54000		5000	60000
Other costs (fees, Entertainment, TL renew)		700	8400		800	9600		1000	12000
Non Cash Item:									
Depreciation Expenses		625	7500		625	7500		625	7500
<b>Total operating costs</b>		17165	205980		19675	236100		21625	259500
<b>Net Profit</b>		18835	226020		19325	231900		20375	244500
<b>GT Payback</b>			80000			80000			80000
<b>Retained Income</b>			1,46,020			151900			164500

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b><i>Sl #</i></b>	<b><i>Particulars</i></b>	<b><i>Year 1 (BDT)</i></b>	<b><i>Year 2 (BDT)</i></b>	<b><i>Year 3 (BDT)</i></b>
<b>1.0</b>	Cash Inflow			
<b>1.1</b>	Investment Infusion by Investor	2,00,000		
<b>1.2</b>	Net Profit	2,26,020	2,31,900	2,44,500
<b>1.3</b>	Depreciation (Non cash item)	7,500	7,500	7,500
<b>1.4</b>	Opening Balance of Cash Surplus		1,08,100	2,67,500
	Total Cash Inflow	4,33,520	3,47,500	5,19,500
<b>2.0</b>	Cash Outflow			
<b>2.1</b>	Purchase of Product	2,00,000		
<b>2.2</b>	Payment of GB Loan	45,420		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	3,25,1420	80,000	80,000
<b>3.0</b>	Net Cash Surplus	1,08,100	2,6,7500	4,39,500

# ***SWOT Analysis***

## **S**TRENGTH

Local Fame

Strong bondage with customers

Business goodwill

## **W**EAKNESS

Lack of investment

Credit sales

## **O**PPORTUNITIY

Shop is in a large Market

More employment opportunity

## **T**HREATS

Fire

Theft

Political unrest











Happy Baby Fashion









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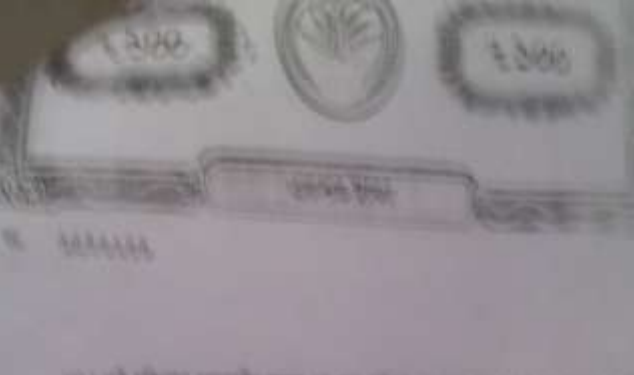
**সোকাল আড়ল মুদ্রিত**

গণের পক্ষে: ইরাম আলী, শিরাজ সুলতান, মালিক মালিক শাহাদাতুল্লাহী, মোঃ শাহজাহান (শাহাদাতুল্লাহী হত্যা), তালুকদার হামজা, উপভোগ্য হামজা, মোঃ মালিকুল্লাহী, মালিক মালিক মালিক, মোঃ ইরাম, মোঃ হামজা।

বিলম্বিত পক্ষ: মুহিব শাহাদাতুল্লাহী, শিরাজ সুলতান, মোঃ হামজা, মোঃ মালিকুল্লাহী (শাহাদাতুল্লাহী হত্যা), হামজা, মোঃ মালিকুল্লাহী হামজা, উপভোগ্য হামজা, মোঃ মালিকুল্লাহী, মালিক মালিক মালিক, মোঃ ইরাম, মোঃ হামজা।

পক্ষের সনাক্তকরণ: মোঃ হামজা হামজা (শাহাদাতুল্লাহী হত্যা), মালিক মালিক মালিক, ইরাম আলী, শিরাজ সুলতান, মালিক মালিক শাহাদাতুল্লাহী, মোঃ শাহজাহান (শাহাদাতুল্লাহী হত্যা), তালুকদার হামজা, উপভোগ্য হামজা, মোঃ মালিকুল্লাহী হামজা, মোঃ মালিকুল্লাহী হামজা, মোঃ হামজা, মোঃ মালিকুল্লাহী হামজা (শাহাদাতুল্লাহী হত্যা), তালুকদার হামজা, উপভোগ্য হামজা, মোঃ মালিকুল্লাহী হামজা, মালিক মালিক মালিক।

০১। আনুষ্ঠানিক সনাক্তকরণ: মোঃ হামজা হামজা (শাহাদাতুল্লাহী হত্যা) ০১/০৬/২০১১ পর্যন্ত বালক, মালিক মালিক মালিক।



০২। আনুষ্ঠানিক সনাক্তকরণ: মোঃ হামজা হামজা (শাহাদাতুল্লাহী হত্যা) ০১/০৬/২০১১ পর্যন্ত বালক, মালিক মালিক মালিক।

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***Presented at***  
**GT's 18<sup>th</sup> Internal Design Lab**  
**on 4 October, 2015**



***Further Information***  
***Grameen Trust***  
***029005261***  
***MD.Tuhin***  
***01745623871***