

Proposed NU Business Name: **MS SORDAR BOSTRO BITAN**



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

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAKIBUL ALAM
Age	:	02-01-1984 (32 Years)
Education, till to date	:	BA
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 Brothers & 02Sisters
Address	:	Vill: Kamini Gongga Rampur, P.O: Nandangachi , P.S: Charghat 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	:	MST BILKIS ARA BEGUM
(iii) Father's name	:	MD Abdul OWAHAB
(iv) GB member's info	:	Branch: Nimpara,Charghat, Centre # 14 (Female), Member ID: 1507, Group No: 01 Member since: 02-11-06 (10 Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 3000, Outstanding loan: BDT 1615
(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	:	03 years experience in running business. 02 years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770-645194
Sister son's Contact No.	:	01717-906983
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST BILKIS ARA BEGUM joined Grameen Bank since 10 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS SORDAR BOSTRO BITAN
Location	:	Nangachi Baazar, Charghatg, Rajshahi
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 230,000/- (from existing business) 82% Required Investment BDT 50,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sharee, Lungi, Three piece, Pant piece etc▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money.▪The shop is rented.▪Agreed grace period is 3 months.

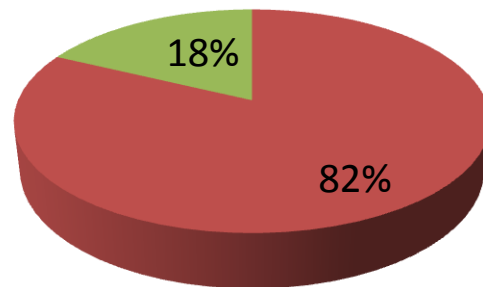
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sharee, Lungi, Three piece, Pant piece etc	2800	84000	1008000
Total Sales (A)	2800	84000	1008000
Less Variable Expense			
Sharee, Lungi, Three piece, Pant piece etc	2240	67200	806400
Total variable Expense (B)	2,240	67200	806400
Contribution Margin (CM) [C=(A-B)]	560	16800	201600
Less Variable Expense			
Rent		1,000	12000
Electricity bill		300	3600
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		220	2640
Bank charge		100	1200
Mobile bill		300	3600
Total fixed cost (D)		8,220	98640
Net Profit (E)= [C-D]		8,580	102960

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sharee	100	400	40,000	1	30,000	30,000	70,000
Lungi	50	300	15,000	1	10000	10,000	25,000
Three piece	50	450	22,500	0	0	0	22,500
Pant piece	50	350	17,500	0	0	0	17,500
Shirt piece	30	350	10,500	0	0	0	10,500
Long cloth	5	1500	7,500	1	10000	10,000	17,500
Others	1	7000	7,000			0	7,000
Security	1	110000	110,000			0	110,000
Total	287	0	230,000	3	0	50,000	280,000

Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 50,000
- Total 280,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Sharee, Lungi, Three piece, Pant piece etc	4500	135000	1620000	1701000	1786050
Total Sales (A)	4500	135000	1620000	1701000	1786050
Less Variable Expense					
Sharee, Lungi, Three piece, Pant piece etc	3600	108000	1296000	1360800	1428840
Total variable Expense (B)	3,600	108000	1296000	1360800	1428840
Contribution Margin (CM) [C=(A-B)	900	27000	324000	340200	357210
Less Variable Expense					
Rent		1,000	12000	12,000	12000
Electricity bill		500	6000	6500	7000
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Guard		220	2640	2640	2640
Bank charge		100	1200	1200	1200
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		14,020	99,600	163,240	164240
Net Profit (E)= [C-D]		12980	155760	176,960	192970
Investment Payback			20,000	20,000	20,000

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

SR#	<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	155,760	176,960	192970
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		135,760	292720
	Total Cash Inflow	205760	312720	485690
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	135,760	292720	465690

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

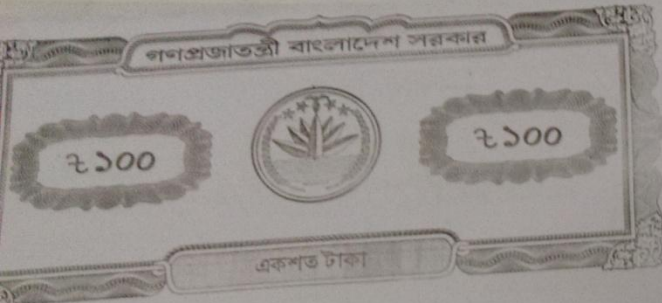
Theft
Fire
Political unrest

Pictures









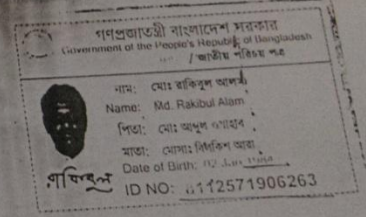
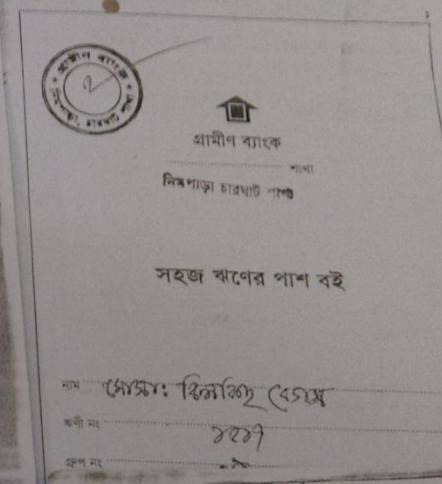
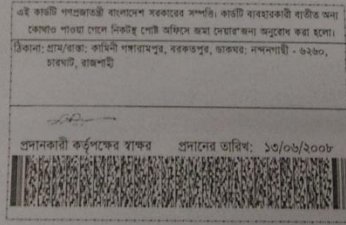
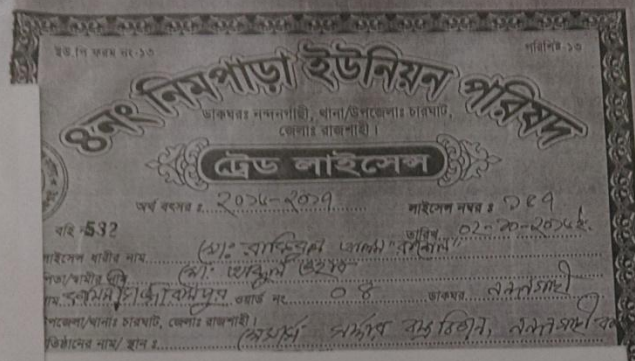
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শ্রীমতী বালিকা বিলাকিস আরা বেগম

বরাবর:- শ্রীমতী বালিকা বিলাকিস আরা বেগম (স্বাক্ষর)
 মেসার্স গুণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 কার্যক্রম পরিচালনা পরিষদ
 চারঘাট, জেলা-রাজশাহী।

স্বাক্ষর:- শ্রীমতী বালিকা বিলাকিস আরা বেগম
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পারিশ করা হয়েছে। আবেদন গ্রহণ করা হয়েছে।
 প্রদানকারী কর্তৃপক্ষের হাফর প্রদানের তারিখ: ১৩/০৬/২০০৮



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি তখন কেবলমাত্র পাঠ্য মতো নিকটবর্তী পৌর মন্ত্রিসভা থেকে সংরক্ষণ করা হওয়া উচিত।
 ঠিকানা: গ্রাম/জাতি: কান্দিয়া নগরামপুর, বরকতপুর, জাতকথা: নন্দনাবাড়ী - ৬২৯০, চারঘাট, রাজশাহী

FAMILY PICTURE

