

Proposed NU Business Name: **MAA BOSTRO BITAN**



Project identification and prepared by: Md. Razu Ahmed,
Nawabganj Unit, Dhaka

Project verified by: Shusanta Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	UTTAM PAL
Age	:	02-01-1984 (33 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Girl & 1Son
No. of siblings:	:	04 Brothers 1 Sister
Address	:	Vill: Horiskul, P.O: Nawabgonj, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Bina Rani
(iii) Father's name	:	Horidas pall
(iv) GB member's info	:	Branch: Kolakopa, Centre # 7 (Female), Member ID: 1167/2, Group No: 02 Member since: 01/01/2002 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 6,800/-
(v) Who pays GB loan installment	:	Mother
(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	:	Fifteen years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-631851
Mother's Contact No.	:	01735-730581
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BINA RANI joined Grameen Bank since 15 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	:	MAA BOSTRO BITAN
Location	:	Kolalopa Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,65,000/-
Financing	:	Self BDT 1,15,000(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	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	Own
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; T-shirt,gens pant,Baby Germents etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

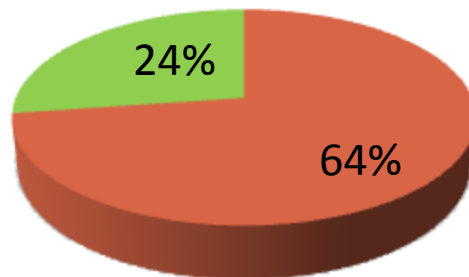
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments Item	2,000	60,000	7,20,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Grocery Item	1,500	18,000	2,16,000
Total variable Expense (B)	1,500	18,000	2,16,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent		700	8400
Electricity Bill		200	2,400
Transportation		1,000	12,000
Salary (Self)		5,000	60,000
Mobile Bill		300	3,600
Total fixed Cost (D)		7,200	86,400
Net Profit (E) [C-D]		7,800	93,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
T Shirt	20,000	1,000	21,000
Gens pant	24,000	24,000	48,000
Shirt	9,000	20,000	29,000
Half pant	10,000	0	10,000
Half T shirt	10,000	0	10,000
Baby Dress	4,000	3,000	7,000
Garment Items	20,000	0	20,000
Other Dress	18,000	2,000	20,000
Total	1,15,000	50,000	1,65,000

0% **Source of Finance**



- Entrepreneur's Contribution's :- 1,15,000
- Investor Investment's :- 50,000
- Total :- 1,65,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garment Item	2,800	84,000	10,08,000	10,58,400	11,11,320
Total Sales (A)	2,800	84,000	10,08,000	10,58,400	11,11,320
Less. Variable Expense					
Grocery Item	2,100	63,000	7,56,000	7,93,800	8,33,490
Total variable Expense (B)	2,100	63,000	7,56,000	7,93,800	8,33,490
Contribution Margin (CM) [C=(A-B)]	700	21,000	2,52,000	2,64,600	2,77,830
Less. Fixed Expense					
Rent		700	8,400	8,400	8,400
Electricity Bill		400	4,800	5,000	6,000
Transportation		1,500	18,000	19,000	20,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		400	4,800	4,800	4,800
Entertainment		300	3,600	3,700	3,700
Total Fixed Cost		8,300	99,600	1,00,900	1,02,900
Net Profit (E) [C-D]		12,700	1,52,400	1,63,700	1,74,930
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	1,52,400	1,63,700	1,74,930
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,32,400	2,76,100
	Total Cash Inflow	2,02,400	2,96,100	4,51,030
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	1,32,400	2,76,100	4,31,030

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Kolakopa Bazar, Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

