

## Proposed NU Business Name: **TEEN BHAI BOSTRALOY**



Project identification and prepared by: MD.Majnu Hossen,  
Sherpur Unit,Bogra

Project verified by: MD. Majharul Islam



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MST. RAHANA BEGUM</b>
Age	:	15-03-1982 (35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	3 Son
No. of siblings:	:	1 Bother 2 Sister
Address	:	Vill: Mirjapur, P.O: Mirjapur, P.S: Sherpur, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	<b>MST.ROJEYA BEGUM</b>
(iv) GB member's info	:	<b>MD. SHAHIN SARKAR</b> Branch: Pasliya,Salanga, Centre # 52 (Female), Member ID: 3282; Group No:01 Member since: 03-02-19950(15 Years)
Further Information:		First loan: -2,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 15,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	08 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-949895
Mother's Contact No.	:	01775-240661
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.ROJEYA BEGUM** joined Grameen Bank since 15 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>TEEN BHAI BOSTRALOY</b>
Location	:	Mirjapur, Sherpur.
Total Investment in BDT	:	BDT 66,000/-
Financing	:	Self BDT 16,000/-(from existing business) 24% Required Investment BDT 50,000/-(as equity) 76%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12ft= 144 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Voile, Pobling, Bolaka Voiel , Print, Orna,Etc</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

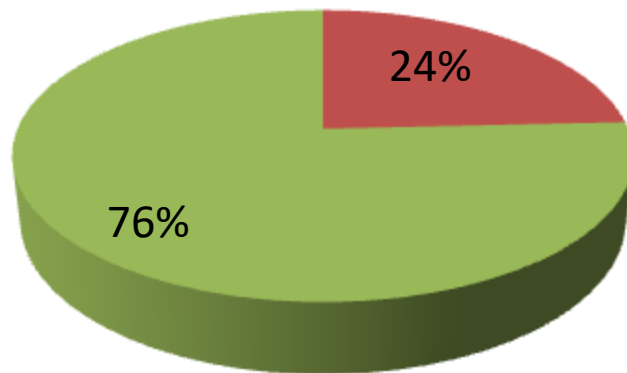
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Voile, Pobling, Bolaka Voiel , Print, Orna,Etc.	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Voile, Pobling, Bolaka Voiel , Print, Orna,Etc	1,500	45,000	540,000
<b>Total variable Expense (B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		100	1,200
Salary (self)		5,000	60,000
Entertainment		100	1,200
Guard		150	1,800
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,550</b>	<b>66,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,450</b>	<b>113,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Voile	15	100	1,500	20	50	10,000	11,500
Suti Voiel	12	40	480	200	50	10,000	10,480
Bolaka Voiel	10	50	500				500
Pobling	30	50	1500	300	50	15,000	16,500
Print	100	50	5,000				5,000
Orna	10	200	2000				2,000
There-pic	10	450	4500	20	450	9,000	13,500
Other	-	-	520	-	-	6,000	6,520
<b>Total</b>	<b>88</b>		<b>16,000</b>	<b>9</b>		<b>50,000</b>	<b>66,000</b>

## Source of Finance



- Entrepreneur's Contribution 16,000
- Investor's Investment 50,000
- Total 66,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Voile, Pobling, Bolaka Voiel , Print, Orna,Etc	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>	<b>1,984,500</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Voile, Pobling, Bolaka Voiel , Print, Orna,Etc	3,750	112,500	1,350,000	1,417,500	1,488,375
<b>Total variable Expense (B)</b>	<b>3,750</b>	<b>112,500</b>	<b>1,350,000</b>	<b>1,417,500</b>	<b>1,488,375</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,250</b>	<b>37,500</b>	<b>450,000</b>	<b>472,500</b>	<b>496,125</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		100	1,200	1,200	1,200
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>5,700</b>	<b>68,400</b>	<b>68,400</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>31,800</b>	<b>381,600</b>	<b>404,100</b>	<b>427,725</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	381,600	404,100	427,725
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		361,600	745,700
	<b>Total Cash Inflow</b>	<b>431,600</b>	<b>765,700</b>	<b>1,173,425</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>361,600</b>	<b>745,700</b>	<b>1,153,425</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:03 Others:0  
Experience & Skill : 08 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

