

Proposed NU Business Name: MA BOSTRALOY & GARMENTS

Project identification and prepared by: MD. Nozrul islam
Tangail sadar .

Project verified by: Md.Mizanur Rahaman Patowari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAKIB HASAN
Age	:	02-06-1999 (18Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brother 1 sisters
Address	:	Vill: Shrifoliyata P.O: Baghil P.S: Tangail Dist: Tangail
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. MOMTAJ BEGUM
(iii) Father's name	:	MD. RAJJAK MIA
(iv) GB member's info	:	Branch :Shrifoliyata Centre 7/5(Female), Member ID: 6642 , Group No: 07 Member since: 10-10-2010(17Years) First loan: BDT 10,000
Further Information:		Existing loan: BDT 50,000, Outstanding Loan: 35700
(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.)	:	Yes
Business Experiences and Training Info	:	03 years experience in running business.03 Years in own business He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729147182
Family's Contact No.	:	01726471360
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOMTAJ BEGUM joined Grameen Bank since 17 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

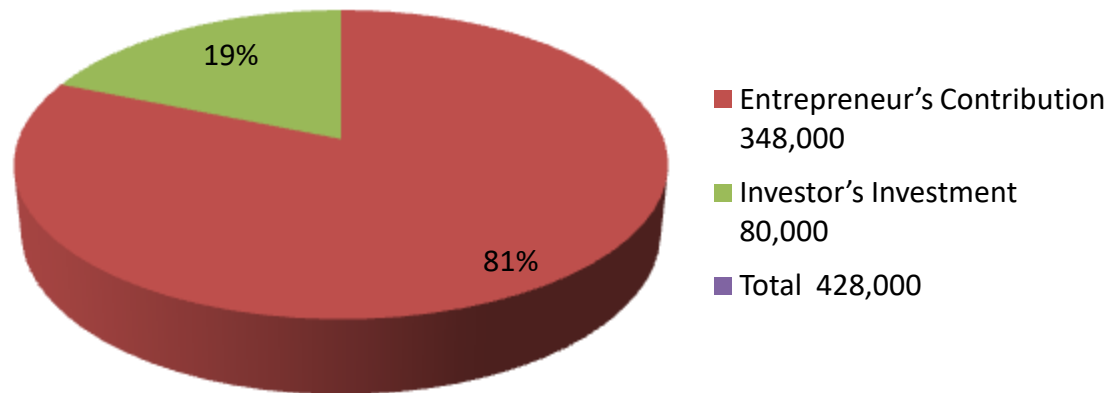
Business Name	:	MA BOSTRALOY & GARMENTS
Location	:	Baghil Bazar, Tangail Sadar, Tangail
Total Investment in BDT	:	BDT 428 ,000/-
Financing	:	Self BDT 348,000/- (from existing business) 81% Required Investment BDT 80,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 08 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like – Cloth items, e.t.c.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop rented.▪Collects goods from Tangail city, Dhaka▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Cloth items, e.t.c	2200	66000	792000
	0	0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Cloth items, e.t.c	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		600	7200
Electric Bill		500	6000
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8700	104400
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cloth items			338,000			80,000	418,000
Security			10,000			0	10,000
	0	0	348,000	0	0	80,000	428,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cloth items, e.t.c	2700	81000	972000	1020600	1071630
0	0	0	0	0	0
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
Cloth items, e.t.c	2160	64800	777600	816480	857304
Total Variable Expense	2160	64800	777600	816480	857304
Contributon Margin (CM) [C=(A-B)]	540	16200	194400	204120	214326
Less Fixed Expense					
Rent		600	7200	7200	7200
Electric Bill		500	6000	6300	6600
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8700	104400	106000	107660
Net Profit (E)= [C-D]		7500	90000	94500	99225
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	90,000	94500	99225
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		58000	120500
	Total Cash Inflow	170,000	152,500	219,725
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	58,000	120,500	187,725

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

FAMILY PICTURE