

Proposed NU Business Name: LAMIYA BOSTRALOY

Project identification and prepared by: Md.Mofazzal hossain.

Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patowari



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HUMAYN
Age	:	02-07-1987(30 Years)
Education, till to date	:	eight
Marital status	:	Married
Children	:	2 SON 1 Dauther
No. of siblings:	:	1 Brother 2 sister
Address	:	Vill: Kaloha P.O: Kaloha, P.S: Kalihati , 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	:	SUFIYA BEGUM
(iii) Father's name	:	ABDUR ROUF
(iv) GB member's info	:	Branch: , Centre # 01 (Female), Member ID:6975, Group No: 1260 Member since: First loan: BDT 5,000/- Existing loan: BDT 17,000/- Outstanding loan: BDT
Further Information:		Father
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	
Business Experiences and Training Info	:	Twelve years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01740-960006
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIYA BEGUM joined Grameen Bank since 12 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

Proposed Nobin Udyokta Business Info

Business Name	:	LAMIYA BOSTRALOY
Location	:	Bali ata bazar , kaloha ,Kalihati,Tangail.
Total Investment in BDT	:	BDT 174000
Financing	:	Self BDT 124000(from existing business) 72% Required Investment BDT 50,000(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BDT
Size of shop	:	8 ft x 10 ft= 225 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪All Garments , etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪The shop is own.▪Collects goods from bogura, dinajpur, natore▪Agreed grace period is 3 months.

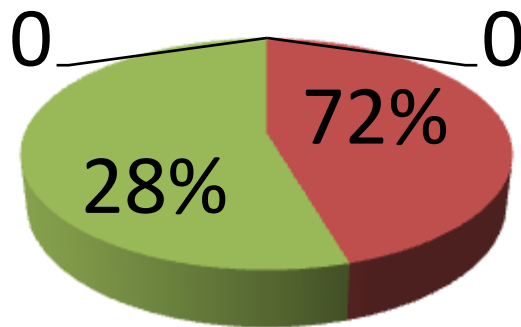
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shart, Pant, Lungi, Three pice, Gangi, Cloth	3,200	96,000	1,152,000
	3,200	96,000	1,152,000
Less. Variable Expense			
Battery, acid, etc	2,560	81,600	979,200
Total variable Expense (B)	2,560	81,600	979,200
Contribution Margin (CM) [C=(A-B)]	640	14,400	172,800
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		250	3,000
Transportation		300	3,600
Salary (self)		5000	60,000
Salary (stuff)		0	0
Entertainment		200	2,400
Guard		100	1,200
Generator Bill		150	1,800
Mobile Bill		200	2,400
Total fixed Cost (D)		7000	84000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shart	100	200	20000	150	200	30000	50000
Pant	80	400	32000	50	400	20000	52000
Lungi	40	450	18000				18000
Tangail shari	20	300	6000				6000
Three Piece	12	575	6900				6900
Cloth	54	340	18360				18360
Gangi	58	220	12760				12760
Ssecurity			10000				10000
							0
			124020			50,000	174020

Source of Finance



Entrepreneur Contribution	124,020
Investors Investment	50,000
Total Investment	174020

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Battery, acid, etc	3,500	105,000	1,260,000	1,323,000
Total Sales (A)	3,500	105,000	1,260,000	1,323,000
Less. Variable Expense				
Battery, acid, etc	2,800	89,250	1,071,000	1,124,550
Total variable Expense (B)	2,800	89,250	1,071,000	1,124,550
Contribution Margin (CM) [C=(A-B)]	700	15,750	189,000	198,450
Less. Fixed Expense				
Rent		800	9,600	9,600
Electricity Bill		250	3,000	3,000
Transportation		300	3,600	3,600
Salary (self)		5000	60,000	60,000
Salary (stuff)		0	0	0
Entertainment		200	2,400	2,400
Guard		100	1,200	1,200
Generator Bill		150	1,800	1,800
Mobile Bill		200	2,400	2,400
Total fixed Cost (D)		7000	84,000	84,000
Net Profit (E) [C-D]		8,750	105,000	110,250
Payback			30000	30000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	105,000	110,250
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		75,000
	Total Cash Inflow	155,000	185,250
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	75,000	155,250

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 24 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

প্রস্তাবিত নব

প্রকল্পের নাম: লামিয়া হুদা লম-

ইউনিটের নাম: ইলিয়া

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: (মাঃ হুমায়ুন কবির

জন্ম তারিখ: ০২-০৭-

বয়স:

শিক্ষাগত যোগ্যতা: ৮৪











Family Picture



