

Proposed NU Business Name: **ZAHID BOSTROLAY**



Project identification and prepared by: Md. Aatur Rahman, Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JOYNAL ABEDIN
Age	:	01-06-1983 (34Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	01 Son, 01 Doughter.
No. of siblings:	:	01 Brother, 02 Sisters.
Address	:	Vill: Brammon bariya P.O: Ambariya, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MOST. AJUFA BEWA
(iii) Father's name	:	DEAD, AKBAR ALI
(iv) GB member's info	:	Branch: Mirzabari, Modhupur, Tangail Centre # 08 (Male), Member ID: 3794, Group No: 17 Member since: 12-02-2005 (07 Years) First loan: BDT 3000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: Nil
(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	:	10 years experience in running business. 01 Years in own business. He has 01 Years training on tailors.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-571510
Mother's Contact No.	:	01738-231484
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Modhupur, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AKBAR ALI joined Grameen Bank since 07 years ago. At first he took 3,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ZAHID BOSTROLAY
Location	:	Ghugur Bazar,Modhupur, Tangail.
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 300,000 (from existing business) 79% Required Investment BDT 80,000 (as equity)21 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 30,000
Size of Farm	:	20 ft x 10 ft = 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The shop is planned to be scaled up by investment in existing all kind of germans shamogri,cloths & tailoring.▪The shop is self.▪The shop is operating by entrepreneur.▪Existing one employee.▪Collects cloths from Tangail.▪Agreed grace period is 3 months.

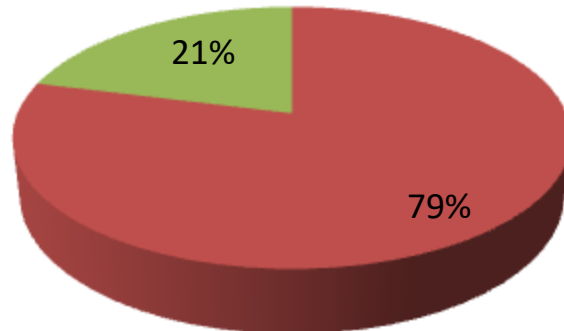
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fabrics	8,000	240,000	2880000
Total Sales (A)	8,000	240,000	2880000
Less. Variable Expense			
Fabrics	6,400	192,000	2304000
Total variable Expense (B)	6,400	192,000	2304000
Contribution Margin (CM) [C=(A-B)]	1600	48,000	576000
Less. Fixed Expense			
Rent		2250	27,000
Electricity Bill		700	8,400
Transportation		8000	96000
Salary (self)		5000	60,000
Salary (staff)		8000	96,000
Entertainment		2,000	24,000
Guard		250	3000
Generator		1950	23400
Mobile Bill		200	2400
Total fixed Cost (D)		28,350	340,200
Net Profit (E) [C-D]		19,650	235,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
yard cloth	200	50	100000	500	50	25000	125000
sari cloth				20	550	11000	11000
shirt pitch				20	400	8000	8000
three pitch				23	1000	23000	23000
					0	0	0
lungi				20	300	6000	6000
				20	350	7000	7000
others							0
security			200000				200000
Total			380000			80000	380000

Source of Finance



- Entrepreneur's Contribution
300,000
- Investor's Investment 80,000
- Total 380,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Fabrics	8,500	255,000	3060000	3213000	3373650
Total Sales (A)	8,500	255,000	3,060,000	3213000	3373650
Less. Variable Expense					
Fabrics	6800	204,000	2,448,000	2570400	2698920
Total variable Expense (B)	6800	204,000	2,448,000	2570400	2698920
Contribution Margin (CM) [C=(A-B)]	1700	51,000	612,000	642600	674730
Less. Fixed Expense					
Rent		2250	27000	27,000	27,000
Electricity Bill		800	9600	10,200	10,700
Transportation		8,200	98,400	99,400	100,400
Salary (self)		5000	60000	60,000	60,000
Salary (self)		8,000	96,000	96,000	96,000
Entertainment		2,100	25,200	25,800	26,300
Guard		250	3000	3,000	3,000
Generator		1950	23400	23,400	23,400
Mobile Bill		300	3600	4,300	4,800
		0	0		
Total Fixed Cost		28,850	346,200	349,100	351,600
Net Profit (E) =[C-D]]		22,150	265,800	293,500	323,130
Investment Payback			32000	32,000	32,000

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	265,800	293,500	323,130
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		233,800	495,300
	Total Cash Inflow	345,800	527,300	818,430
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	233,800	495,300	786,430

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 16 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Kochua Bazar, Sakhipur,
Tangail.

THREATS

Theft
Fire
Political unrest

Pictures

প্রস্তাবিত

র নাম: শ্রীমতী হেদা বসু

টের নাম: কলিকাতা

কার সংক্ষিপ্ত জীবন বৃত্তান্ত:

বিশ্বঃ ১৮৭৫ - কলিকাতা

৩৪

জন্ম তারিখ: ১৩ /



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FAMILY PICTURE

