Proposed NU Business Name: ANGO BILASH FEBRICS



Project identification and prepared by: Orjun Kumar Shill, Dakshinkhan Unit, Dhaka Project verified by: Md. Siddiqur Rahman



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	Biplove Hossain			
Age	:	13-07-1986 (31 Years)			
Education, till to date	:	Class Eight			
Marital status	:	Married			
Children	:	1 Daughter			
No. of siblings:	:	04 Brothers,			
Address	:	Vill: Betuli ,P.O:Kanchkura ,P.S: Uttarkhan, Dist: Dhaka			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father Amena Begum Amena Begum Md Abdul Mannan Branch: Dakshainkhan, Centre # 28 (Female), Member ID:2693/1 , Group No:03 Member since: 06-06-1998 <i>(20 Years)</i> First Ioan: BDT = 1500 /- ,Last Loan :-50,000/-			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: :	Outstanding loan:= Nilll Father 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 & Skill	••	06 years of business experience.
Own Business and	:	06 years experience in running business.
Training Info	-	He has no training
Other Own/Family Sources of Income	••	Nill
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01715-653539
Family's Contact No.	•	01532-595174
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

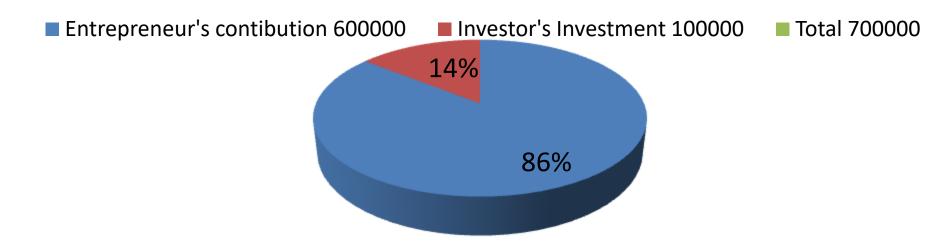
Amena Begumjoined Grameen Bank since 20 years ago. At first she took BDT 1500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	Ango Bilash Febrics			
Location	:	Kanchkura,Uttorkhan,Dhaka			
Total Investment in BDT	:	BDT 700,000/-			
Financing	:	Self BDT 600,000/- (from existing business) 86%			
		Required Investment BDT 100,000/- (as equity) 14 %			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	14 ft x 12 ft= 288 square ft			
Security of the shop	:	BDT 300,000			
Implementation	:	 The business is planned to be scaled up by investment in existing goods ,Sari,Three pice,Than cloth,etc. Average 20 % gain on sales. The business is operating by entrepreneur. Existing One employee. The shop is rented . Collects goods from Islampur, Newmarket . Agreed grace period is 3 months. 			

Existing Bus	iness (BDT)		
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments Products And Cloth	4,500	135,000	1,620,000
	0	0	0
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
Garments Products And Cloth	3,600	108,000	1,296,000
Total variable Expense (B)	3,600	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		1200	14,400
Transportation		1,000	12,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		6,000	72,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		18,700	224,400
Net Profit (E) [C-D)		8,300	99,600

			Inve	estment Breakdov	wn			
Particulars	Existing			Particulars	Proposed			Proposed
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Sari	40	1600	64000	Sari	15	1600	24,000	88,000
Three Piece	35	3000	105000	Three Piece	10	3000	30,000	135,000
Than Cloth	50	660	33000	Than Cloth	15	660	9,900	42,900
Orna	20	450	9000	Orna	12	450	5,400	14,400
Less	50	80	4000	Less	15	80	1,200	5,200
Borkha	15	800	12000	Borkha	12	800	9,600	21,600
Mosari	50	250	12500	Mosari	20	250	5,000	17,500
Bed Shed	40	250	10000	Bed Shed	25	250	6,250	16,250
Scarp	60	350	21000	Scarp	12	350	4,200	25,200
Secuirity Advanced	0	0	300000				0	300,000
Others			29500	Others			4,450	33,950
Total			600,000				100,000	700,000

Source of Finance



Financial	Projec	tion (BD	Т)		
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Garments Products And Cloth	7,500	225,000	2,700,000	2,835,000	2,976,750
0	0	0	0	0	0
Total Sales (A)	7,500	225,000	2,700,000	2,835,000	2,976,750
Less. Variable Expense					
Garments Products And Cloth	6,000	180,000	2,160,000	2,268,000	2,381,400
Total variable Expense (B)	6,000	180,000	2,160,000	2,268,000	2,381,400
Contribution Margin (CM) [C=(A-B)	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		1260	15,120	15,876	16,670
Transportation		1,000	12,000	12,000	12,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		6000	72,000	75,600	79,380
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		18,810	225,720	230,706	235,941
Net Profit (E) [C-D)		26,190	314,280	336,294	359,409
Investment Payback			40,000	40,000	40,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	314,280	336,294	359,409
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		274,280	570,574
	Total Cash Inflow	414,280	610,574	929,983
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	40.000	40.000	40.000
2.3	Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	274,280	570,574	889,983

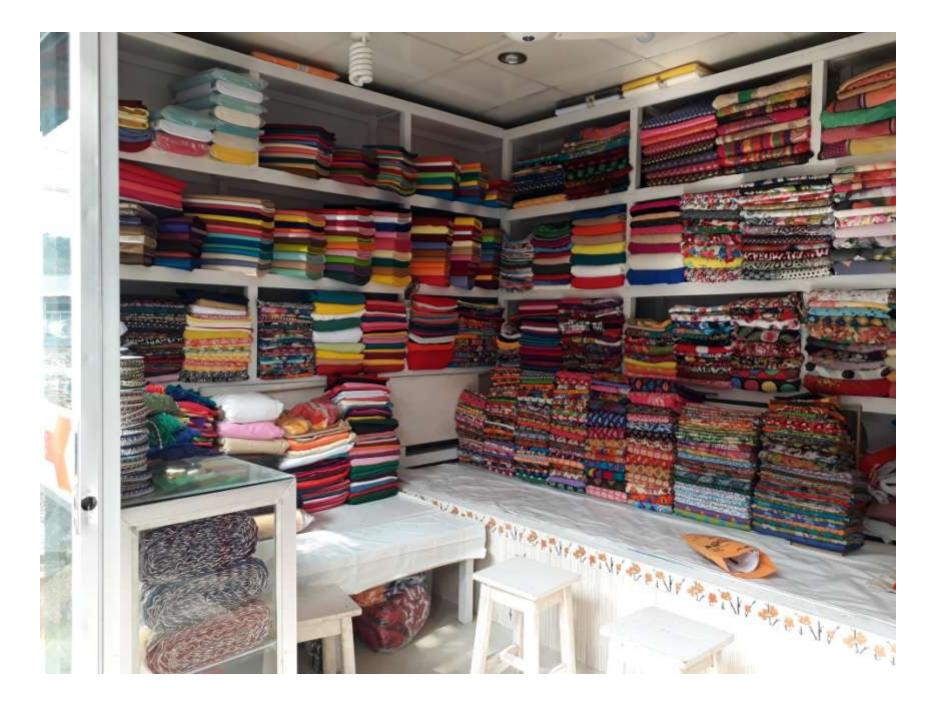


STRENGTH Employment: Self: 01 Family:0 Others:01 Experience & Skill : 06 Years Own Business :06 Years Quality goods & services; Skill and experience;	WEAKNESS Lack of Capital/Investment
OPPORTUNITIES	T HREATS
Huge demand in the community	Theft
Location of shop;	Fire
Regular customers;	Political unrest

Pictures





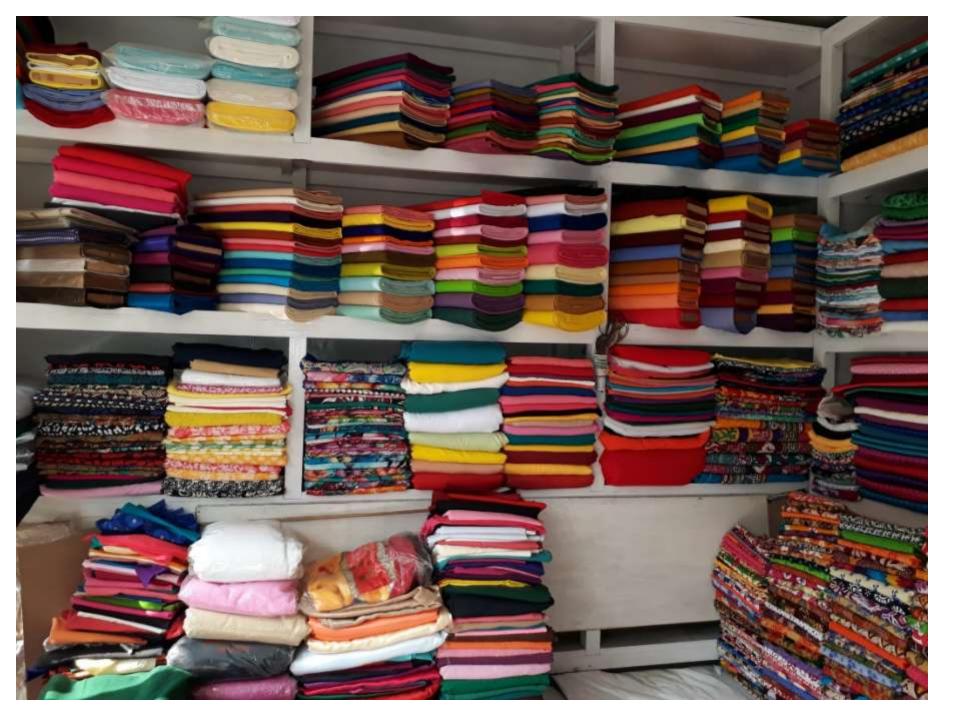
















THE REAL PROPERTY AND INCOME.

A VAL 1

2 Vallas -0

A STORE OF COMPANY

Sec.

A VAN - K K K K

ALL CONTRACTOR

CARGE CARGE

.....

-24

		রমান ইউনিয়ান প	
		arkhan Union Par	eshad
2112			
DITE NO. 1	G	্ৰড লাইলেন্স	uties a 21/22/20
			संसाधन मार इंग्रेल्डेन
-			
(TR. fr. 4 Ht wax, 5:	২ (১) না: নিধান দ্রাই	ৰ()	
erficiencerie with a	অঙ্গ নিলাস	टथमञ्जित्राम	
आसिराजना स्थाप a C			
(गांधा/ पासील मांध इ.प	पांत माल्लम		
	NUCLINI (SPICE		
there a strange	াগালমানে মাৰেন্দ্ৰ, ক	ক্রকুড়া, উত্তরখনে, জনা-১২০	
	দাপাড় পিরদার		
এলাকা :	No <u>to</u>		4418 ×1 ×1
- the state of the		and the second	
Francisco certal fas al	ালিজ্যিক কর বাবল	= अप्र/- (भीतरांक्त क्रांस्ट आज)	
	100/~ (비미지는 의미	H HIM I	
miraren a	शिक्ष मध्य मागम 🖂 भ	C1+ Lambur alan somt	
a a alternation	/ fm main within	। লাইয়া ১ জুলাই ২০১ ¹	1 2218 to 104 203
वादमा हाडाविसान स्पूर्ण	तीक सामाग करता व	বেশ।	
ALAMI DISHAMIN TO			
(Ag/	2		
sifest - 1221	50		CHILS W
आहम् मार्ट्या आल	24		Taxes
Chess and the address of the prover bit			

a dis many on its is surger as a a modera sitter + Taco, DOD 🔘 💷 🖉 আমীণ শক্তি সামাজিক ব্যবসা পিঃ a we say the eligent ment (In 21-2 প্রমানিক মনীম উদ্যোগ্য রাজ্যের মন্য a (r) are on the distance second w . which some real therein lives a company way that Retar on the of the and the fit and THE MERINA SPISED AC LO NO NEW SHIPS HAR SHIP NAME OF A G-000 M (40.050) at the Reserved auffaux direct party. State of Lots 100 -00 and the second state of th 7-400-155025-Pitte 174 2250 ferrents interest margins 121 1 ME broth MASCO bester and freedom and generat ED ALLO ALLONG 2007 100100 G (m) # 9380 and have an young on the second of the second secon TRUTT im/+ wood and the second of the stand of the second second and the X00H-10000 10/2 310 10 DIG3 2 575779 040 transmission of the state of th 204 200 And I will shared I will state states price and and the line of the STAT edel ferranders when a when Rollin-MAN AN MANYTACTI CRAPS CONTRACT (AND CARE TO AND AND (11) survey following special sets of ----THE OF ME THE AVENUE 198 m 2 8/25 other many president after, prophetic party and and and state states in the Party of প্রামী সম্পাদ Born months we fide and a below ; white "Origon a where press and when "PERF Psupport these local in manage , which will be a 2011 (1978) ADDRESS OF TAXE ACCRETE AND Salary along a way office. (CD , CH &) sametic at an other The ARRING THE REAL PROPERTY. scolar such and the state stress and live and all -1 American STATE DATE OF THE SALES PORT NAME AND ADDRESS OF A POST - and the set of the s ALL AND READ AND AND ALL TO 407 1 of the size is a log of the second of the second se 1 11 - 8000 = elisant and over all for any line "AND, count on the rate" on the first of a manute age . Togs anyour 2. Repaired - 2257 - 2and the state of the second state of the second sec a where - boood YERE Rich a marchin) - (77002man from at the start of the start and from the 1. DERIK (1009) - 14000 30name by size is a right - biss mine (* 3511 - base on size Land 1962) CALLOR I FIL EDWERD IN preserve and more 2 press; specification (relation and press of the a wrote - spectra THE CONTROL barren accord a constitution of 3. CENTRALI - Deaut

Saret De

FAMILY PICTURE

