

Proposed NU Business Name: **MAA BOSTALOY.**



Project identification and prepared by: MD. Sohel Mia, Rajshahi  
Sadar Unit, Rajshahi

Project verified by: MD. Mizanur Rahman patawry



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

Name	:	<b>MD.SAZZAD HOSSIAN</b>
Age	:	12/12/1987(30Years)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	1 Son.
No. of siblings:	:	3 Brothes.
Address	:	Vill: Hat Ramchondopur., P.O: Hat godagari, P.S: Paba, Dist: Rajshahi
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	:	<b>MST:Rahima Begum.</b>
(iii) Father's name	:	<b>MD. Badol Uddin.</b>
(iv) GB member's info	:	Branch: parila paba,Centre #13 (Female), Member ID: 1708, Group No: 07 Member since:2005 to 2015. (10 Years ) First loan: BDT -5000
Further Information:		Existing Loan: BDT 30,000/= Outstanding loan: No.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723968309
Father's Contact No.	:	01995010854.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MST:Rahima Begum.** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

# Proposed Nobin Udyokta Business Info

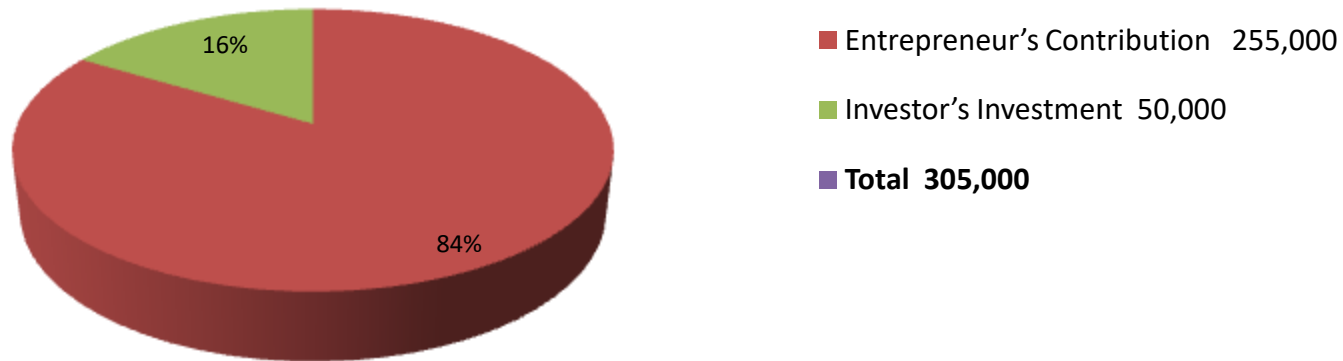
Business Name	:	<b>MAA BOSTALOY.</b>
Location	:	HAT RAMCHANDOPUR.
Total Investment in BDT	:	BDT 305,000/-
Financing	:	Self BDT 255,000/-(from existing business) 84% Required Investment BDT 50,000/-(as equity)16 %
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	(12ft * 20ft)= 240 square ft
Security of the shop	:	-65,000/=
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Garments Product.</li><li>▪The business is operating by entrepreneur. Existing 1 employees.</li><li>▪The shop is rent.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
sale	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>			
Product cost	4,250	127,500	1,530,000
<b>Total variable Expense (B)</b>	<b>4,250</b>	<b>127,500</b>	<b>1,530,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Less. Fixed Expense</b>			
House rant		800	9,600
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		100	1,200
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>7,300</b>	<b>87,600</b>
<b>Net Profit (E) [C-D]</b>		<b>15,200</b>	<b>182,400</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Sharee	100	500	50,000	1	50,000	50,000	100,000
Lungi	100	400	40,000	0	0	0	40,000
Three.pcs.	100	500	50,000	0	0	0	50,000
Shart	80	400	32,000	0	0	0	32,000
jaket	30	700	21,000	0	0	0	21,000
Panjabe	50	300	15,000	1	0	0	15,000
Pant	100	300	30,000	0	0	0	30,000
Tan kapor	10	1700	17,000	0	0	0	17,000
<b>Total</b>	<b>0</b>		<b>255,000</b>	<b>0</b>	<b>50,000</b>		<b>305,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Sale	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Less. Variable Expense</b>					
Product cost	5,100	153,000	1,836,000	1,927,800	2,024,190
<b>Total variable Expense (B)</b>	<b>5,100</b>	<b>153,000</b>	<b>1,836,000</b>	<b>1,927,800</b>	<b>2,024,190</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>	<b>357,210</b>
<b>Less. Fixed Expense</b>					
House rant		800	9,600	9,600	9,600
Electricity Bill		500	6,000	6,000	6,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		100	1,200	1,200	1,200
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>7,300</b>	<b>87,600</b>	<b>87,600</b>	<b>87,600</b>
<b>Net Profit (E) [C-D]</b>		<b>19,700</b>	<b>236,400</b>	<b>252,600</b>	<b>269,610</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*

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	236,400	252,600	269,610
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		216,400	449,000
	<b>Total Cash Inflow</b>	<b>286,400</b>	<b>469,000</b>	<b>718,610</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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>216,400</b>	<b>449,000</b>	<b>698,610</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 05Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm:Hat ramchondo pur.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# Family picture

