

Proposed NU Business Name: **NEW MAYAPUR BOSTRO FAIR**



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Dokshinkhan Unit, Dhaka

Project verified by: Md Rafiqul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	BIPLAB KUMAR SAHA
Age	:	15-09-1984 (31 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Ichapura, P.O: Poshibazaar, P.S: Rupgonj, Dist: Narayangonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SURJO RANEE SAHA
(iii) Father's name	:	POLTU CHANDRA SAHA
(iv) GB member's info	:	Branch: Dokshinkhan Uttara, Centre # 69 (Female), Member ID: 7491, Group No: 02 Member since: 17-03-2005 (10 Years) First loan: 5,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(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	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-624984, 01924-521322
Father Contact No.	:	01722-164831
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Surjo Ranee Saha is a member of Grameen Bank since 10 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cloth business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	NEW MAYAPUR BOSTRO FAIR
Location	:	Nigar plaza, Rajlokshmi bazaar, Uttara, Dhaka.
Total Investment in BDT	:	BDT 7,00,000
Financing	:	Self BDT 4,00,000 (from existing business) 57% Required Investment BDT 3,00,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 7,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing cloths like; Long cloth, Print cloth, Three piece, Lon etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing two employee. ▪After getting equity fund one employee will be appointed. ▪Collects cloths from Gauchia, Islampur, Chandni chalk. ▪The shop is rented. ▪Agreed grace period is 4 months.

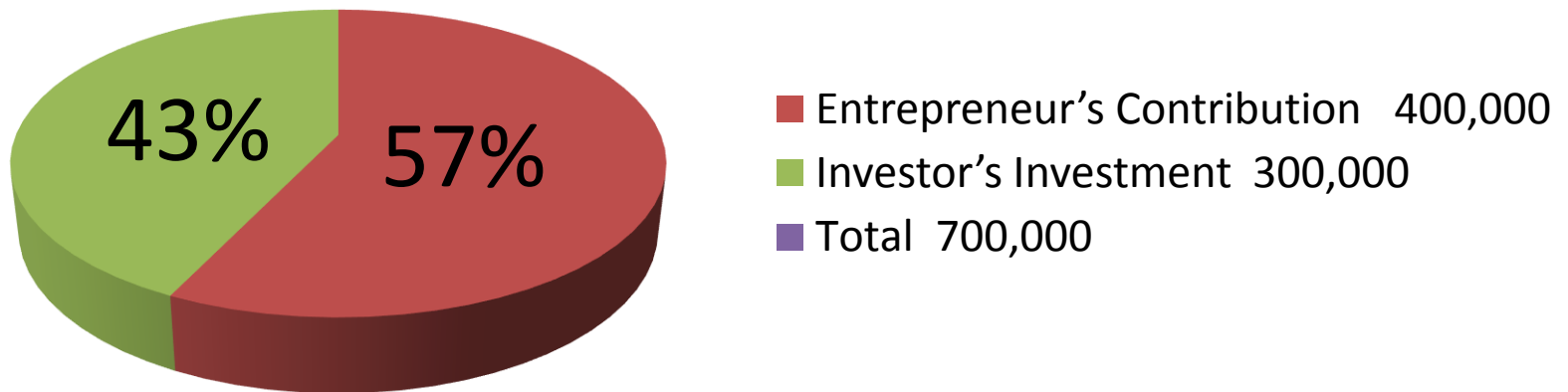
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Long cloth, Print cloth, Three piece, Lon etc	8,500	255,000	3,060,000
Total Sales (A)	8,500	255,000	3,060,000
Less. Variable Expense			
Long cloth, Print cloth, Three piece, Lon etc	6,800	204,000	2,448,000
Total variable Expense (B)	6,800	204,000	2,448,000
Contribution Margin (CM) [C=(A-B)]	1,700	51,000	612,000
Less. Fixed Expense			
Rent		17,000	204,000
Electricity Bill		1,500	18,000
Generator Bill		2,000	24,000
Mobile Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		6,000	72,000
Salary (staff)		10,000	120,000
Entertainment		300	3,600
Total fixed Cost (D)		38,300	459,600
Net Profit (E) [C-D]		12,700	152,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Long cloth, Print cloth, Three piece, Lon etc	3,00,000	3,00,000	6,00,000
Security	1,00,000	-	1,00,000
Total	4,00,000	3,00,000	7,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Long cloth, Print cloth, Three piece, Lon etc	12,000	360,000	4,320,000	4,536,000	4,762,800
Total Sales (A)	12,000	360,000	4,320,000	4,536,000	4,762,800
Less. Variable Expense					
Long cloth, Print cloth, Three piece, Lon etc	9,600	288,000	3,456,000	3,628,800	3,810,240
Total variable Expense (B)	9,600	288,000	3,456,000	3,628,800	3,810,240
Contribution Margin (CM) [C=(A-B)]	2,400	72,000	864,000	907,200	952,560
Less. Fixed Expense					
Rent		17,000	204,000	204,000	204,000
Electricity Bill		1,500	18,000	19,000	20,000
Generator Bill		2,000	24,000	25,000	26,000
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		1,500	18,000	20,000	22,000
Salary (self)		7,000	84,000	84,000	84,000
Salary (staff)		15,000	180,000	180,000	180,000
Entertainment		500	6,000	6,500	7,000
Total Fixed Cost		45,250	543,000	548,000	553,000
Net Profit (E) [C-D]		26,750	321,000	359,200	399,560
Investment Payback			120,000	120,000	120,000

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	300,000		
1.2	Net Profit	321,000	359,200	399,560
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		201,000	440,200
	Total Cash Inflow	621,000	560,200	839,760
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	201,000	440,200	719,760

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 10 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
Local competitors;

Pictures





নিউ মায়াপুর বস্ত্র ফেয়ার

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বস্ত্র ফেয়ার
১৫-১৬



নিউ মায়াপুর বস্ত্র ফেয়ার



নিউ মায়াপুর বস্ত্র ফেয়ার



নিউ মায়াপুর

FAMILY PICTURE

