Proposed NU Business Name: SADIA BOSTRALOY



Project identification and prepared by: Sahab Uddin, Ashulia Unit, Dhaka

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta			
Name	:	ROBIUL ISLAM	
Age	:	01-01-1992 (22 Years)	
Education, till to date	:	SSC pass	
Marital status	:	Single	
Children	:	N/A	
No. of siblings:	:	1 Brother and 1 Sister	
Address	:	Vill: North Gazirchot P.O: North Gazirchot, P.S: Ashulia 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 MOST. LOVELY KHANOM MD ABDUL AZIZ Branch: Dhamsona , Centre # 71 (Female), Member ID: 6813, Group No: 09 Member since: 11-03-2003 (12 Years) First loan: 5,000 taka.	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 40,000 Outstanding loan: BDT 32,080 Mother No 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 and		Five years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income		Mother's income (Busienss)
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01762-931429
Mother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

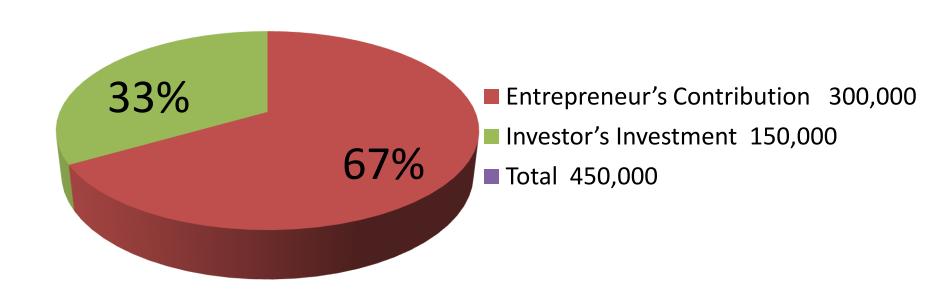
Most. Lovely Khanom is a member of Grameen Bank since 12 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	SADIA BOSTRALOY		
Location	:	North Gazir Chot, Ashulia, Dhaka		
Total Investment in BDT	:	BDT 4,50,000		
Financing	:	Self BDT 3,00,000 (from existing business) 67% Required Investment BDT 1,50,000 (as equity) 33%		
Present salary/drawings from business (estimates)	•	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	10 ft x 8 ft= 80 square ft		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Saree, Three-piece, Pant, Pant piece, Three quarter pant, winter cloth, Cosmetics item etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing no employee. After getting equity fund one employee will be appointed. The shop is rented. Collects goods from Islampur. Agreed grace period is 4 months. 		

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Saree, Three-piece, Pant, Pant piece, Three					
quarter pant, winter cloth, Cosmetics item etc	3,400	102,000	1,224,000		
Total Sales (A)	3,400	102,000	1,224,000		
Less. Variable Expense					
Saree, Three-piece, Pant, Pant piece, Three					
quarter pant, winter cloth, Cosmetics item etc	2,720	81,600	979,200		
Total variable Expense (B)	2,720	81,600	979,200		
Contribution Margin (CM) [C=(A-B)	680	20,400	244,800		
Less. Fixed Expense					
Rent		3,000	36,000		
Electricity bill		500	6,000		
Mobile Bill		300	3,600		
Transportation		4,000	48,000		
Salary (self)		5,000	60,000		
Guard		150	1,800		
Entertainment		200	2,400		
Total fixed Cost (D)		13,150	157,800		
Net Profit (E) [C-D)		7,250	87,000		

investment Breakdown					
Particulars Particulars	Existing	Proposed	Proposed Total		
Saree, Three-piece	1,00,000	1,00,000	2,00,000		
Pant, Pant piece, Three quarter pant	50,000	25,000	75,000		
winter cloth, Cosmetics item etc	50,000	25,000	75,000		
Security	1,00,000	-	1,00,000		
Total	3,00,000	1,50,000	4,50,000		

Source of Finance



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)						
Saree, Three-piece, Pant, Pant piece,			i			
Three quarter pant, winter cloth,		ı				
Cosmetics item etc	5,500	165,000	1,980,000	2,079,000	2,182,950	
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950	
Less. Variable Expense						
Saree, Three-piece, Pant, Pant piece,				.		
Three quarter pant, winter cloth,		ı	1			
Cosmetics item etc	4,400	132,000	1,584,000	1,663,200	1,746,360	
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360	
Contribution Margin (CM) [C=(A-B)	1,100	33,000	396,000	415,800	436,590	
Less. Fixed Expense						
Rent		3,000	36,000	36,000	36,000	
Electricity bill		300	3,600	4,000	4,500	
Mobile bill & SMS Monitoring		400	4,800	5,200	5,500	
Transportation		6,000	72,000	74,000	76,000	
Salary (self)		5,000	60,000	60,000	60,000	
Salary (staff)		3,000	36,000	36,000	36,000	
Guard		150	1,800	2,000	2,200	
Entertainment		300	3,600	4,000	4,500	
Total Fixed Cost		18,150	217,800	221,200	224,700	
Net Profit (E) [C-D)		14,850	178,200	194,600	211,890	
Investment Payback			60,000	60,000	60,000	

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	150,000		
1.2	Net Profit	178,200	194,600	211,890
1.3	Depreciation (Non cash item)		1	-
1.4	Opening Balance of Cash Surplus		118,200	252,800
	Total Cash Inflow	328,200	312,800	464,690
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr.			
2.3	Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	118,200	252,800	404,690

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 05 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

THREATS

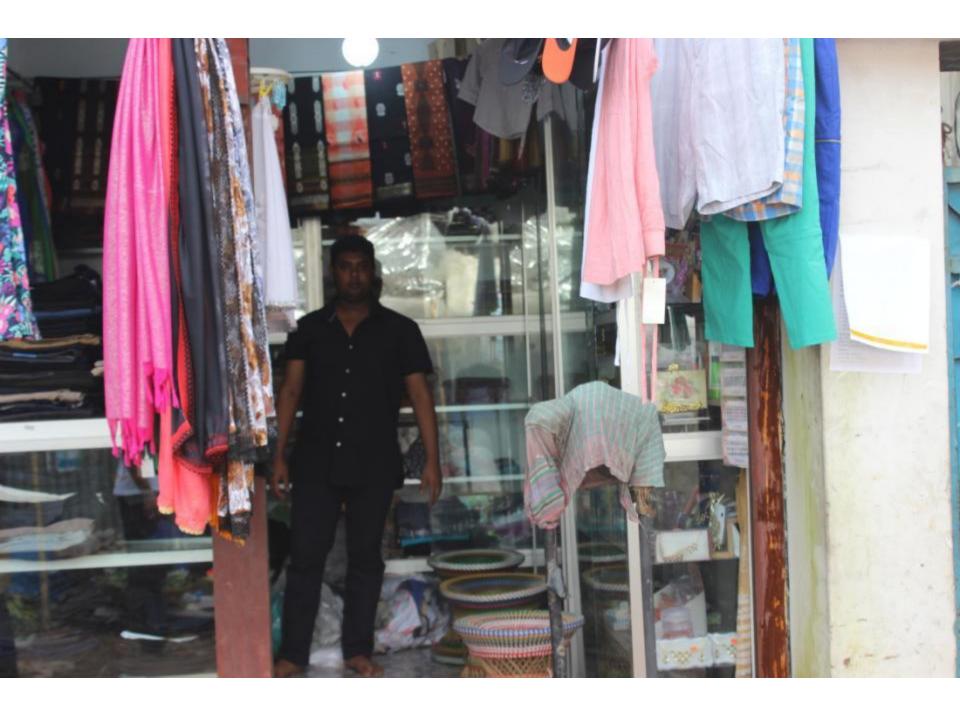
Theft

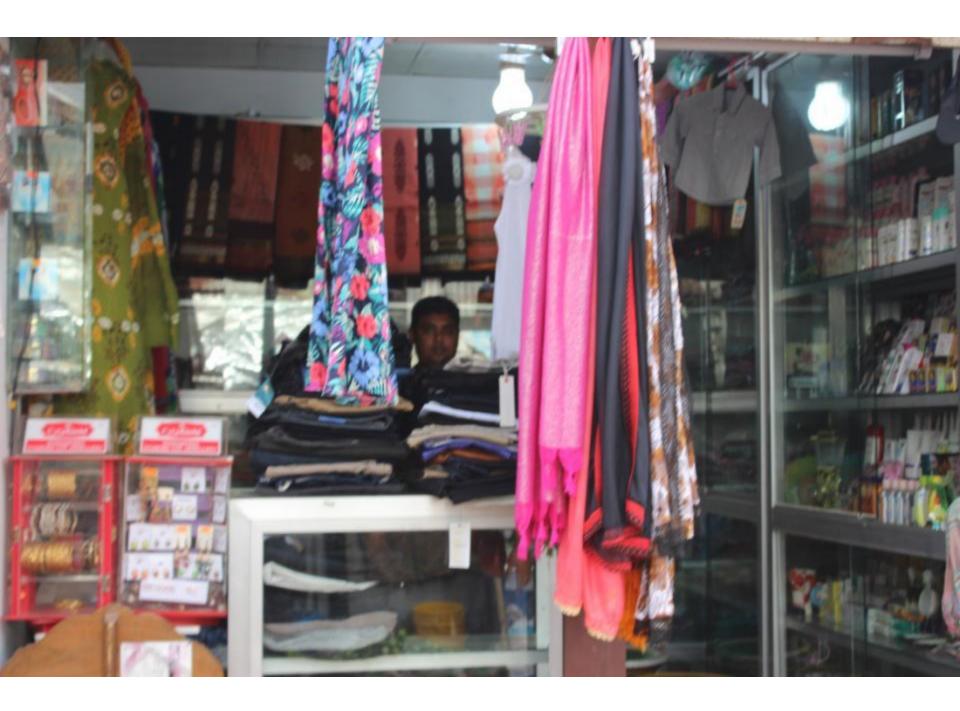
Fire

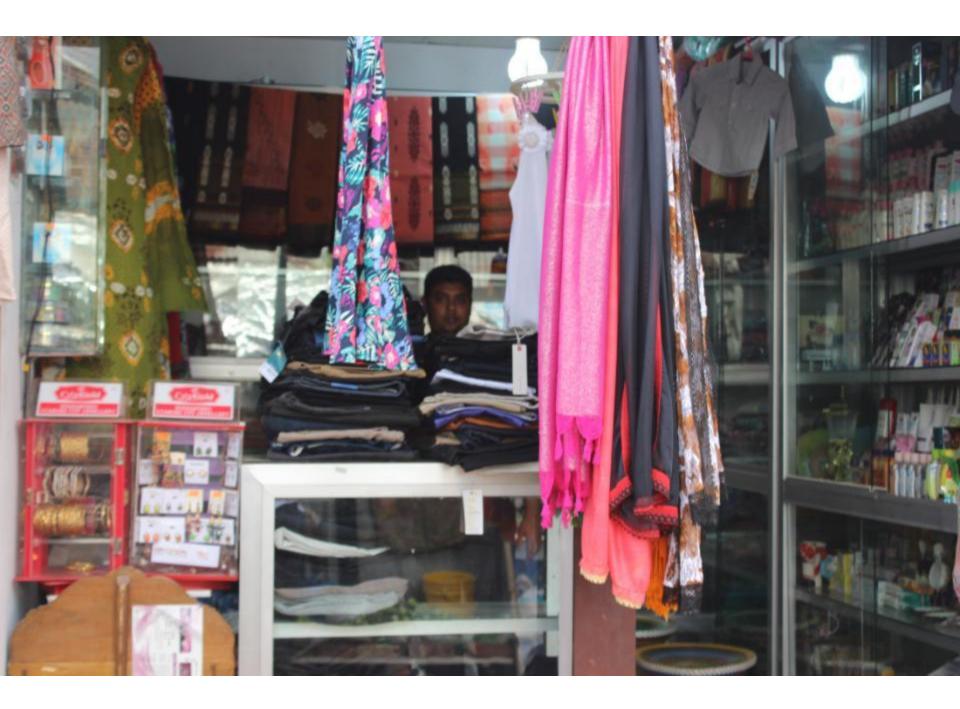
Political unrest

Pictures











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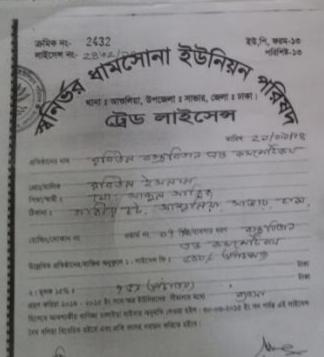
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DRIVE SPARE

দোকান ভাড়ার চুক্তিপত্র

মোঃ অপুণ অভিজ, পিতা ঃ মৃত- অপুণ বশিণ, হাম ঃ মুদ্রা, পোঃ ইণলামপুত, বালঃ অসুত্তা, উপজেলা ঃ সরীয়ঞ্জুর, জেলা ঃ সরীয়ঞ্জুর। পেলা ঃ বাবলা, ধর্ম ঃ ইসলায়, জারীয়ঞ্জা ঃ বাংলাকেনী (অনুসূত্রে) : বর্তমান টিকানা : বাইপাইন নতুন পাড়া বেশলা স্থল মোড়, আছনিয়া, নামার, তাকা ।

MAKE ALM (DODGE JOSEPH)

র্থেটেল ইফলাম, পিয়া হ আপুল অজিছ, বইপাইল নতুন পায়া বেশলা স্থুল মোড়, আছলিছ, সাধার, চাকা। দেশা ঃ বাবদা, ধর্ম ঃ ইদলাম, মারীয়কা ঃ বাংলাদেশী (ফন্দুরে)

মিনীয় শব্দ (সায়নিয়া)

পত্তৰ কক্ষণামত মহান আল্লাৰ কাছালাত নাম 'কান কবিছা লোকান খব আন্তাত হুকিপান ধনিয়েৰে ব্যাস মানত কবিকেছি। মেহেছু মামি ১ম শক্ত মাশিক আহাব নিক্ষ জাতপাত নিহিত উত্তর পারীকেট এদাকার অবস্থিত ইউসুক্ত সুশার মার্কেট এব একটি মোকান ছব জাড়া দেওয়ার একার করিলে আপনি ২৪ পক উহা ভাড়া নিতে হাজি হন। সামানেধ উত্তর শক্ষেত মধ্যে নিম বৰ্ণিত পর্ত সংশোক্ষে বছে চুক্তি গর দলিলে সহি সম্পান কবিয়া নিলায় ও নিলায়।

১। এই চুকিলমে দলিল ০১/০৯/২০১৯ইং ফাৰিব হুইছে ভাইবল মুইছে। অৰ্থাত ০১/০৯/২০১৯ইং হুইলে ৩১/০৬/২০১৭ইং ৪ (৩) কলের এই চুক্তিলর বসকং বাকরে।

SHEETS HIRNE

(Rhimsule wax- 4)

গণপ্রজাতন্ত্রী বাংলাদেশ

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FAMILY PICTURE

