Proposed NU Business Name: ONU BOSTRALOY



Project identification and prepared by: Md Mozammel Haq. Jamurkee Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta			
Name	:	UZZAL MIAH	
Age	:	17-09-1982 (33 Years)	
Education, till to date	:	Class Ten	
Marital status	:	Married	
Children	:	1 Daughter & 1 Son	
No. of siblings:	:	5 Brothers & 4 Sisters	
Address	:	Vill: Chorpara, P.O: Meruaghona, P.S: Delduar, Dist: Tangail	
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 RAHIMON ASHOK ALI Branch: Fazilhati Delduar, Centre # 23 (Female), Member ID: 2435, Group No: 06 Member since: 20-02-1993 (22 Years) First loan: BDT 5,000/-	
Further Information:	١.	Existing loan: Nil, Outstanding loan: Nil Father	
(v) Who pays GB loan installment	:	No	
(vii) Mobile lady	:	No	
(vii) Grameen Education Loan (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	:	16 years experience in running business.
Training Info	:	He has 2 years training
Other Own/Family Sources of Income	:	Service & Business
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01712-709418
Mother's Contact No.	:	01778-550540
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

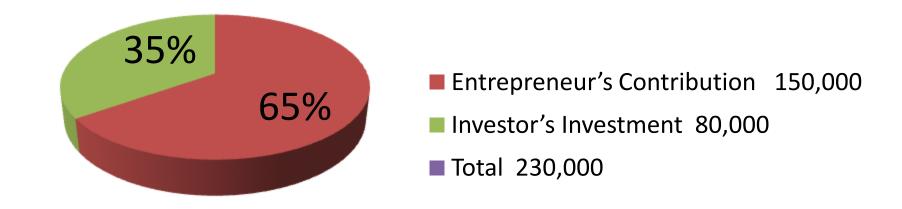
RAHIMON joined Grameen Bank since 22 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info			
Business Name	:	ONU BOSTRALOY	
Location	:	Chorgara, Delduar, Tangail	
Total Investment in BDT	:	BDT 2,30,000/-	
Financing	:	Self BDT 1,50,000/- (from existing business) 65%	
		Required Investment BDT 80,000/- (as equity) 35%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	12 ft x 10 ft= 120 square ft	
Security of the shop	:	BDT 50,000	
Implementation	:	 The business is planned to be scaled up by investment in existing cloths like; Sharee, Lungi, Pant piece, Shirt Piece etc. Average 20% gain on sale. 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 Korotia, Dhaka. Agreed grace period is 4 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Cloths	2,450	73,500	882,000	
Total Sales (A)	2,450	73,500	882,000	
Less. Variable Expense				
Cloths	1,960	58,800	705,600	
Total variable Expense (B)	1,960	58,800	705,600	
Contribution Margin (CM) [C=(A-B)	490	14,700	176,400	
Less. Fixed Expense				
Rent		1,000	12,000	
Electricity Bill		300	3,600	
Mobile Bill		350	4,200	
Salary (self)		5,000	60,000	
Transportation		500	6,000	
Entertainment		400	4,800	
Total fixed Cost (D)		7,550	90,600	
Net Profit (E) [C-D)		7,150	85,800	

Investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Sharee	50,000	15,000	65,000	
Lungi	10,000	2,000	12,000	
Pant piece	15,000	5,000	20,000	
Shirt piece	5,000	5,000	10,000	
Long cloth	30,000	18,000	48,000	
Three-piece	20,000	15,000	35,000	
Print cloth, Veil cloths etc	20,000	20,000	40,000	
Total	150,000	80,000	230,000	

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Cloths	4,250	127,500	1,530,000	1,606,500	
Total Sales (A)	4,250	127,500	1,530,000	1,606,500	
Less. Variable Expense					
Cloths	3,400	102,000	1,224,000	1,285,200	
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	
Contribution Margin (CM) [C=(A-B)	850	25,500	306,000	321,300	
Less. Fixed Expense					
Rent		1,000	12,000	12,000	
Electricity Bill		300	3,600	4,000	
Mobile Bill		450	5,400	6,500	
Salary (self)		5,000	60,000	60,000	
Transportation		800	9,600	11,500	
Entertainment		400	4,800	5,500	
Salary (staff)		3,000	36,000	36,000	
Total Fixed Cost		10,950	131,400	135,500	
Net Profit (E) [C-D)		14,550	174,600	185,800	
Investment Payback			48,000	48,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	174,600	185,800
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		126,600
	Total Cash Inflow	254,600	312,400
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership		
2.3	Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	126,600	264,400

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; Regular customers;

THREATS

Theft

Fire

Political unrest

Pictures

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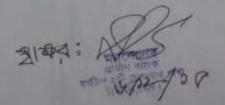




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west; where

Date of Birth: 17 Sep 1982

ID NO: 9312359713298

এই বাবনি পালাকার্যন্ত বালাকেশ ব্যক্তরে লগতি কর্মা বাব্যার্থনী বাবীৰ কর্ম বোলার পানবা থেকে নিমান্ত পেট্র অভিনে করা কোনে করা কলুকেশ করা থেকে ব্রিকান: গ্রামান্ত্রাক্ত কলান্ত্রা, কামার মধার, ব্যক্তরত ক্ষেত্রখনেল - ১৯১৩, সংগঠ্যক, ব্যক্তিয়া

Bearings

প্রদানকারী কর্ত্পক্ষের স্বাক্তর প্রদানের মারিব: ১২/০৪/২০০৮

FAMILY PICTURE

