

Proposed NU Business Name: **BISMILLA MATRES**



Project identification and prepared by: Anisar Rahman,  
Dagonvuiyan Unit, Feni

Project verified by: Shush anta Kumar Bishash



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

Name	:	<b>MD:MOHRAM ALI</b>
Age	:	18-02-1985( 32Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	03Sons 01Doughter
No. of siblings:	:	04 Brother 04 Sisters
Address	:	Vill: lokkhaipur P.O: k.D.Hat P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ANOWERA BEGUM</b>
(iii) Father's name	:	<b>AMINULLAH</b>
(iv) GB member's info	:	Branch:lothifpur Dagobhuyain Centre # 07 (Female), Member ID:3524, Group No: 05 Member since: 2002-2010 ( 08 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 10000 Outstanding loan:0
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	NA
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	2 years experience in running business. 2 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812766268
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWERA BEGUM** joined Grameen Bank since 08years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

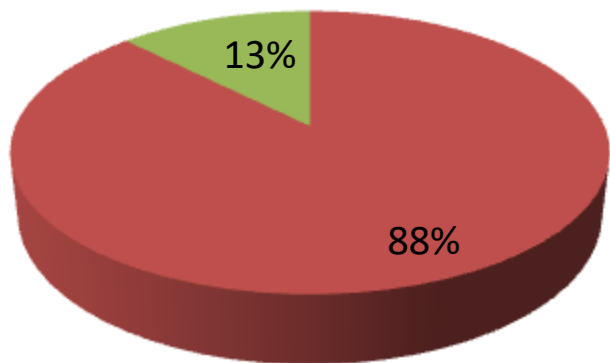
Business Name	:	<b>BISMILLA MATRES</b>
Location	:	Main Road,Dagonbhuyain Bazar,Feni.
Total Investment in BDT	:	BDT 5,60,000/-
Financing	:	Self BDT 4,90,000/- (from existing business) 88% Required Investment BDT 70,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Laf,Tosok,Fome,etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund 01 will be appointed</li><li>▪Average 30% gain on sales</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Laf,Tosok,Fome,etc.	3000	90000	1080000
<b>Total Sales (A)</b>	3000	90000	1080000
<b>Less Variable Expense</b>			
Laf,Tosok,Fome,etc.	2100	63000	756000
<b>Total variable Expense (B)</b>	2100	63000	756000
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27000	324000
<b>Less Variable Expense</b>			
Rent		3000	36000
Electricity bill		800	9600
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		100	1200
Generator		0	0
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		10200	122400
<b>Net Profit (E)= [C-D]</b>		16800	201600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shofar fome	100	500	50000	20	500	10000	60000
Making Purdah	50	1000	50000	100	200	20000	70000
Shofar Cloths	140	350	49000	0	0	0	49000
Layf	50	2000	100000	0	0	0	100,000
Tosoke	50	2000	100000	0	0	0	100,000
Balish	100	450	45000	0	0	0	45000
Mosari	20	500	10000		0	0	10,000
Badging Cloths	30	700	21000	0	0	0	21,000
Raxcin	50	400	20000	0	0	0	20,000
Others	0	0	5000	0	0	0	5,000
Security	0	0	40000	0	0	0	40,000
Purdah Cloths	0	0	0	40	1000	40,000	40,000
<b>Total</b>			<b>490000</b>			<b>70,000</b>	<b>560,000</b>

### Source of Finance



- Entrepreneur's Contribution 490,000
- Investor's Investment 70,000
- Total 560,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Garments items	5470	164100	1969200	2067660	2171043
<b>Total Sales (A)</b>	5470	164100	1969200	2067660	2171043
<b>Less Variable Expense</b>					
Garments items	3829	114870	1378440	1447362	1519730.1
<b>Total variable Expense (B)</b>	3829	114870	1378440	1447362	1519730.1
<b>Contribution Margin (CM) [C=(A-B)</b>	1641	49230	590760	620298	651312.9
<b>Less Variable Expense</b>					
Rent		3000	36000	36000	36000
Electricity bill		1000	12000	12200	12400
Transportation		600	7200	7400	7600
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		100	1200	1200	1200
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		15700	188400	189000	189600
<b>Net Profit (E)= [C-D]</b>		33530	402360	431298	461712.9
Investment Payback			<b>28000</b>	<b>28000</b>	<b>28000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	402360	431298	461712.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		374,360	777,658
	<b>Total Cash Inflow</b>	472,360	805,658	1,239,371
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	98,000	28000	28000
3	<b>Net Cash Surplus</b>	374,360	777,658	1,211,371

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 02 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest















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FIELD SPINNING MILLS  
EXPORT





