

Proposed NU Business Name: **MS RUHUL BOSTROBITAN**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RUHUL AMIN
Age	:	04-02-1991(26 Years)
Education, till to date	:	Class: SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	01 Sister
Address	:	Vill: Sarpur, P.O: Nosrotpur,Thana: Dupchachia,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ASIYA BIBI
(iii) Father's name	:	MD.SAMSUR RAHOMAN
(iv) GB member's info	:	Branch: Choumohoni , Centre # 03 (Female), Member ID: 1042/4, Group No: 01 Member since: 01-01-1997 (20Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: BDT: 8800
(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	:	03 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01780-855495
Mother's Contact No.	:	01725733019
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.ASIYA BIBI joined Grameen Bank since 20 years ago. 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	:	M/S RUHUL BOSTROBITAN
Location	:	Murul Bazzar,Adomdighi,Bogra
Total Investment in BDT	:	BDT 465,000/-
Financing	:	Self BDT 395,000/-(from existing business) 85% Required Investment BDT 70,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shari, Shirtpiece, Lungi etc▪The business is operating by entrepreneur. Existing 1 employee.▪One will be appointed in the future.▪Collects goods from Nougá.▪Agreed grace period is 3 months.

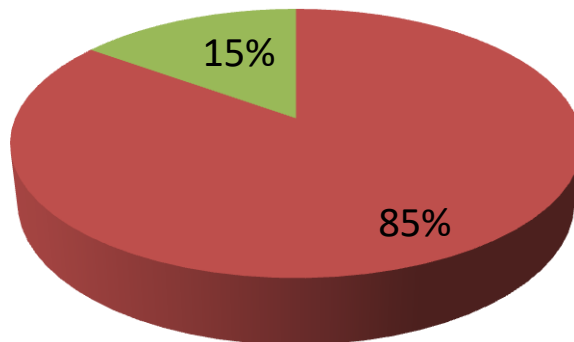
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Shari, Shirtpice, Lungi	3,000	90000	1080000
Total Sales (A)	3,000	90000	1080000
Less Variable Expense			
Shari, Shirtpice, Lungi	2,400	72000	864000
Total variable Expense (B)	2,400	72000	864000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		2,800	33600
Electricity bill		400	4800
Transportation		1,000	12000
Salary (self)		5,000	60000
Entertainment		200	2400
Mobile bill		200	2400
Total fixed cost (D)		9,600	115200
Net Profit (E)= [C-D]		8,400	100800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shari,	100	700	70,000	30	700	21000	91,000
Lungi	100	300	30,000	50	300	15000	45,000
Shirtpice	50	400	20,000	50	400	20000	40,000
Pantpice	25	500	12,500	0	0	0	12,500
Ganspant	40	400	16,000	0	0	0	16,000
Thankapur	800	50	40,000	0	0	0	40,000
LadisGarments	40	500	20,000	0	0	0	20,000
Threepice	35	500	17,500	0	10	0	17,500
Shirt	30	300	9,000	0	500	0	9,000
Others	01	20,000	20,000	0	0	14000	34,000
Security	01	70,000	70,000	0	0	0	70,000
Total	1220		395,000	130	0	70,000	465000

Source of Finance



- Entrepreneur's Contribution 395,000
- Investor's Investment 70,000
- Total 465,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Shari, Shirtpice, Lungi	4,000	120000	1440000	1512000	1587600
Total Sales (A)	4,000	120000	1440000	1512000	1587600
Less Variable Expense				0	0
Shari, Shirtpice, Lungi	3,200	96000	1152000	1209600	1270080
Total variable Expense (B)	3,200	96000	1152000	1209600	1270080
Contribution Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Variable Expense				0	0
Rent		2,800	33600	35280	37044
Electricity bill		500	6000	6300	6615
Transportation		1200	14400	15120	15876
Salary (self)		5000	60000	63000	66150
Salary(Staff)		4,000	48000	50400	52920
Entertainment		300	3600	3780	3969
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		14,100	169200	177660	186543
Net Profit (E)= [C-D]		9,900	118800	124740	130977
Investment Payback			28,000	28,000	28,000

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	118800	124740	130977
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		90,800	187,540
	Total Cash Inflow	188,800	215,540	318,517
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)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28000	28,000
3	Net Cash Surplus	90,800	187540	290517

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Murul Bazaar,Adomdighi,
Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

