

Proposed NU Business Name: **SENEHA BOSTRALOY**



Project identification and prepared by: Md Ataur Rahman  
Sokhipur Unit, Tangail

Project verified by: Md.Siddikur Rahaman



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

Name	:	<b>MD. NASIR UDDIN</b>
Age	:	07-03-1985 (32 Years)
Education, till to date	:	Class - Five
Marital status	:	Married
Children	:	0 Son 01 Daughter
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill:Kochuia, P.O: Kochuia, P.S: Shokipur, Dist: Tangail
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>MOST. RIGEA</b>
(iii) Father's name	:	<b>MD. AKBOR HOSSEN</b>
(iv) GB member's info	:	Branch: Sokipur, Centre # 40 (Female), Member ID: 1917/1, Group No: 02 Member since: 15-12-2004( 13 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 6,000/-, Outstanding loan:/--
(v) Who pays GB loan installment	:	No
(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	:	07 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-741095
Mother's Contact No.	:	01743-809509
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokipur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. RIGEA** joined Grameen Bank since 13 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	: <b>SENEHA BOSTRALOY</b>
Location	:	Mugib College Bazar,Sokipur,Tangail
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 2,00,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 20 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a Cloth Store.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employe.</li><li>▪Collects goods from korotia.</li><li>▪The shop is rented.</li></ul>

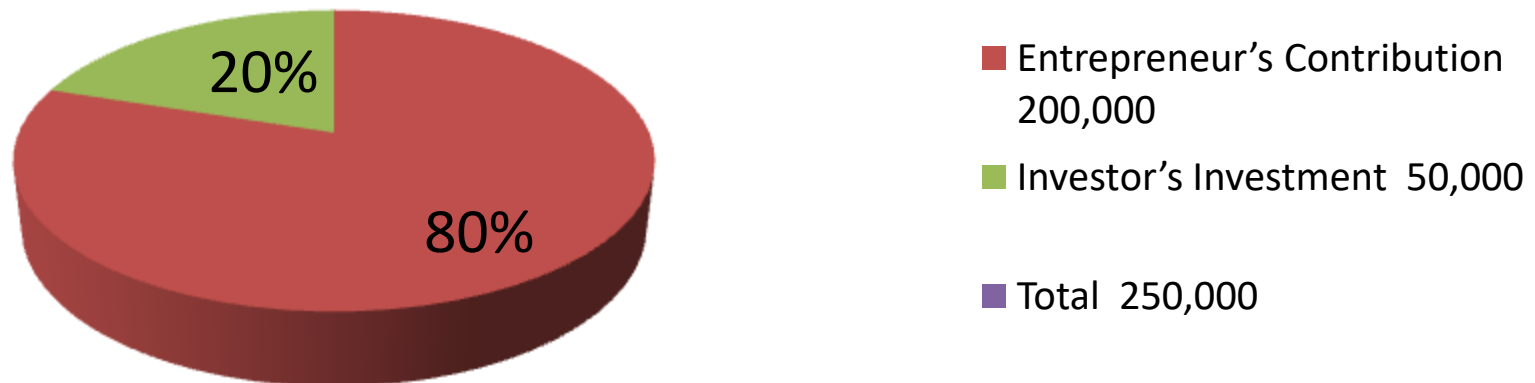
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Three pitch, Print Cloth,Cloth,Shari,Lungi, ETC	2000	60000	720000
Flaxiload Service	100	3000	36000
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			
Three pitch, Print Cloth,Cloth ETC	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		600	7200
Electric Bill		150	1800
Transportaion		1000	12000
Salary (Self)		5000	60000
Generator		50	600
Mobil Bill		100	1200
Total Fixed Cost (D)		6900	82800
Net Profit (E)= [C-D]		8100	97200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Three Pitches	70	600	42000				42000
Print Shari	40	600	24000	250	44	11000	35000
Long Cloth	150	43	6450	350	43	15050	21500
Shart Pitches	65	300	19500	50	300	15000	34500
Pant Pitches	44	320	14080	20	320	6400	20480
Shari	50	800	40000				40000
Lungi	70	400	28000				28000
Security			15000				15000
Other			10970			2550	13520
<b>Total</b>	<b>489</b>		<b>200000</b>	<b>670</b>		<b>50,000</b>	<b>250000</b>

### Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Three pitch, Print Cloth,Cloth ETC	2500	75000	900000	945000	992250
Flaxiload Service	100	3000	36000	37800	39690
<b>Total Sales(A)</b>	<b>2600</b>	<b>78000</b>	<b>936000</b>	<b>982800</b>	<b>1031940</b>
<b>Less Variable Expense (B)</b>					
Three pitch, Print Cloth,Cloth ETC	2000	60000	720000	756000	793800
<b>Total Variable Expense</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		600	7200	7200	7200
Electric Bill		150	1800	2100	2400
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Generator		50	600	600	600
Mobil Bill		100	1200	1300	1400
<b>Total Fixed Cost (D)</b>		<b>6900</b>	<b>82200</b>	<b>83200</b>	<b>84230</b>
<b>Net Profit (E)= [C-D]</b>		<b>11100</b>	<b>133200</b>	<b>139860</b>	<b>146853</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	133,200	139860	146853
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		113200	233060
	<b>Total Cash Inflow</b>	<b>183,200</b>	<b>253,060</b>	<b>379,913</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>113,200</b>	<b>233,060</b>	<b>359,913</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
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

Pictures



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# FAMILY PICTURE

