

Proposed NU Business Name: MUKTAR BOSTRALOY

Project identification and prepared by: MD. Lokman Hakim
Godagari Unite, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MUKTAR HOSSAIN
Age	:	11-03-1994(23 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	NO
No. of siblings:	:	5 Brother
Address	:	Vill: Bidirpur,P.O: Pirijpur,P.S: Godagari Dist: Rajshahi
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. ZALBANU
(iii) Father's name	:	MD. ABDUL RASHID
(iv) GB member's info	:	Branch: Matikata, Godagari Centre # 21(Female), Member ID: 7125, Group No: 10 Member since: 31-07-2004(13Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: 20600
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Paltri khamar & goru khamar
Other Own/Family Sources of Liabilities	:	Agriculture & rice mill
Entrepreneur Contact No.	:	01770963488
Father's Contact No.	:	01777242226
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ZALBANU joined Grameen Bank since 13 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MUKTAR BOSTRALOY
Location	:	BIDIRPUR,PIRIJPUR, GODAGARI, RAJSHAHI
Total Investment in BDT	:	BDT 2,18,000/-
Financing	:	Self BDT 1,68,000/-(from existing business) 77% Required Investment BDT 50,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12ft x 10 ft= 120square ft
Security of the shop	:	BDT 15,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments business.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪After getting equity fund 1 employ will be appointed.▪The shop is rented.▪Collects goods from Pabna and Rajshahi▪Agreed grace period is 3 months.

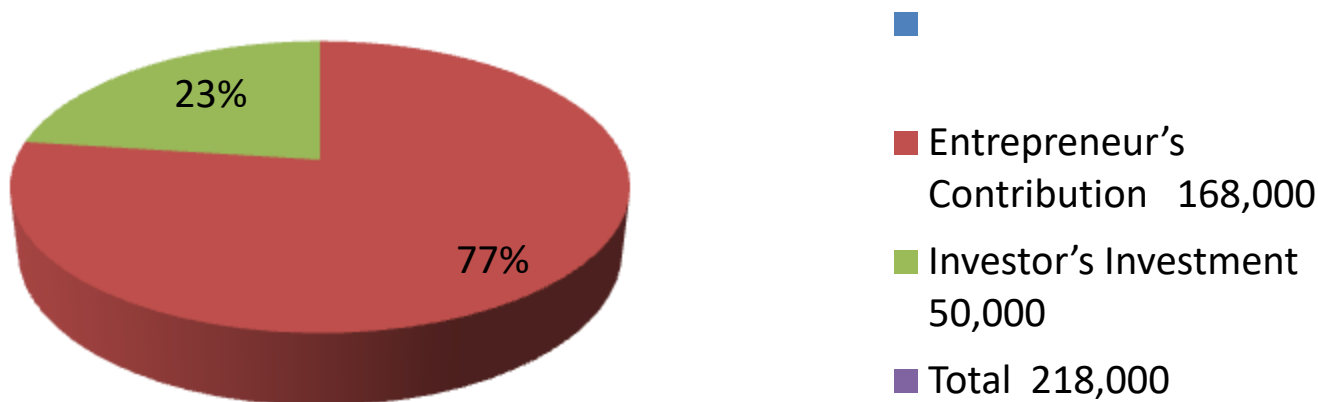
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths sales	2000	60000	720000
Total Sales (A)	2000	60000	720000
Less. Variable Expense			
Cloths sales	1500	45000	540000
Total variable Expense (B)	1500	45000	540000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less. Fixed Expense			
Rent		800	9600
Electricity Bill		300	3600
Mobile Bill		200	2400
Salary (self)		4000	48000
Entertainment		200	2400
Transportation		2500	30000
Gard		0	0
Total fixed Cost (D)		8000	96000
Net Profit (E) [C-D]		7000	84000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shari(125 x 400)	50000	50000	100000
Lunggi Piece (150 x 300)	45000		45000
Three piece(30 x 400)	8750		8750
Shirt piece(35x250)	2750		2750
Pent picee(11x250)	12000		12000
Bichana chador(16x300)	4800		4800
Than kapor(800x45)	36000		36000
mashari (25x300)	750		750
Burka (10x300)	3000		3000
Gamcha,chain,lass	5000		5000
Total	168000	50000	218000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Clot sales	2000	60000	720000	756000	793800
Total Sales (A)	2000	60000	720000	756000	793800
Less. Variable Expense					
Clot sales	1500	45000	540000	567000	595350
Total variable Expense (B)	1500	45000	540000	567000	595350
Contribution Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
5 Less. Fixed Expense					
Rent		800	9600	9600	9600
Electricity Bill		300	3600	3800	4000
Mobile Bill		200	2400	2700	3000
Salary (self)		4000	48000	48000	48000
Transportation		2500	30000	32000	35000
Entertainment		200	2400	2700	3000
Bank service Charge			100	100	100
Total Fixed Cost		8000	96100	98900	92700
Net Profit (E) [C-D]		7000	83900	90100	105750
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2 nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	83900	90100	105750
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		63900	134000
	Total Cash Inflow	133900	154000	239750
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	63900	134000	219750

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; Bidirpur , Godagari,
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

FAMILY PICTURE