

Proposed NU Business Name: **SALMAN BOSTRALOY**



Project identification and prepared by: Most. Mafuza Khatun,
Sokhipur Unit, Tangail

Project verified by: Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOLAYMAN HOSSAIN HIMEL
Age	:	18-08-1996 (21 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Kaniapara, P.O: Kochua, P.S: Sokhipur, 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	:	PARUL BEGUM
(iii) Father's name	:	MD JOLHASH UDDIN
(iv) GB member's info	:	Branch: Kochua Sokhipur, Centre # 12 (Male), Member ID: 2055, Group No: 07 Member since: 25-04-1992 (25 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT /-
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-355810
Mother's Contact No.	:	01960-145392
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD JULHASH UDDIN joined Grameen Bank since 04 years ago. At first he took 5,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SALMAN BOSTRALOY
Location	:	Kania Bazaar, Sonar Chala, Sokhipur, Tangail
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 250,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cloths etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 1 employees.▪Collects goods from Dhaka.▪The shop is owned.▪Agreed grace period is 3 months.

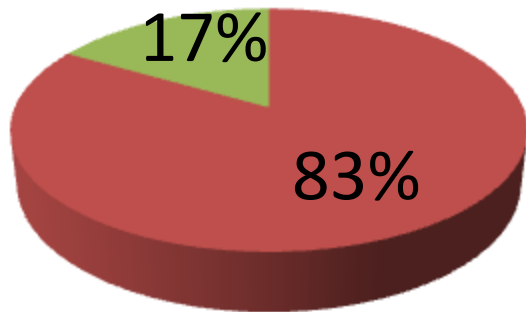
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	90,000	1,080,000
Total Sales (A)	90,000	1,080,000
Less. Variable Expense		
Cloths	67,500	810,000
Total variable Expense (B)	67,500	810,000
Contribution Margin (CM) [C=(A-B)]	22,500	270,000
Less. Fixed Expense		
Electricity Bill	300	3,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Guard	100	1,200
Transportation	1,200	14,400
Salary (Staff)	5,000	60,000
Total fixed Cost (D)	11,900	142,800
Net Profit (E) [C-D]	10,600	127,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sewing Machine	2	6000	12,000	0	0	0	12,000
Long Cloth	1	238000	238,000	1	30000	30,000	268,000
Shirt piece	0	0	0	1	20000	20,000	20,000
Total	3	244000	250,000	2	50,000	50,000	300,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 50,000
- Total 300,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Cloths	115,000	1,380,000	1,449,000	1,521,450
Total Sales (A)	115,000	1,380,000	1,449,000	1,521,450
Less. Variable Expense				
Cloths	86,250	1,035,000	1,086,750	1,141,088
Total variable Expense (B)	86,250	1,035,000	1,086,750	1,141,088
Contribution Margin (CM) [C=(A-B)]	28,750	345,000	362,250	380,363
Less. Fixed Expense				
Electricity Bill	300	3,600	4,000	4,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Guard	100	1,200	1,500	2,000
Transportation	1,500	18,000	18,000	18,000
Salary (Staff)	5,000	60,000	60,000	60,000
Total Fixed Cost	12,300	147,600	149,000	150,500
Net Profit (E) [C-D]	16,450	197,400	213,250	229,863
Investment Payback		20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	197,400	213,250	229,863
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		177,400	370,650
	Total Cash Inflow	247,400	390,650	600,513
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	177,400	370,650	580,513

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 5 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

