

Proposed NU Business Name: TALUKDAR BOSTRALOY

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Donbari tangail

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Brief Bio of The Proposed Nobin Udyokta

Name	:	SHOPON BOSHAK
Age	:	10-08-1983 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill:Kendua P.O:D-Kendua P.S:Dhanbari 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	:	BASHONA RANI
(iii) Father's name	:	UPRENDRONATH BOSHAK
(iv) GB member's info	:	Branch:Kendua , Centre # 44 (Female), Member ID: 8635, Group No: 07 Member since: 2014- raning (03Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 98,000 Outstanding loan: 98,000
(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	:	08 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01944-473839
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BASHONA RANI Joined Grameen Bank Since 03 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	TALUKDAR BOSTRALOY
Location	:	Kendua bazar ,dhanbari, Tangail
Total Investment in BDT	:	BDT 440,000
Financing	:	Self BDT 360,000(from existing business) 82% Required Investment BDT 80,000(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10 ft= 100 Square ft
Security of the shop	:	00 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shart, Pant, Shari, Lungi Etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 01 Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

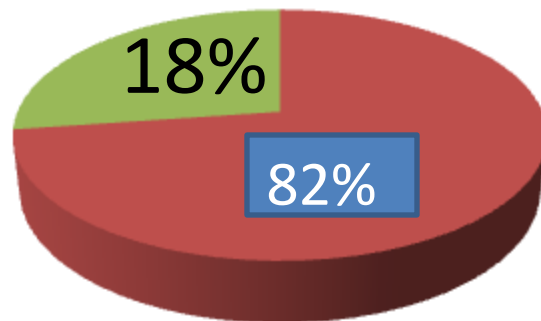
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shart, Pant, Shari, lungi Etc.	7,000	210,000	2520,000
Total Sales (A)	7,000	210,000	2520,000
Less. Variable Expense			
Shart, Pant, Shari, lungi Etc.	6,300	189,000	2268,000
Total variable Expense (B)	6,300	189,000	2268,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		200	2400
Mobile Bill		300	3600
Salary (self)		5,000	60,000
Salary (staff)		3000	36,000
Transportation		1,000	12,000
Entertainment		500	6,000
Gad		100	1,200
Genaretor		300	3600
Bank service Charge		0	0
Total fixed Cost (D)		11,900	142,800
Net Profit (E) [C-D]		9,100	109,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shari	400p	420	168,000	100p	400	40,000	208,000
Three pises	90p	500	45,000	80p	500	40,000	85,000
Goj kapur	800g	55	44,000				44,000
Pant	100p	280	28,000				28,000
Sart	40P	250	10,000				10,000
Lungi	120p	290	35,000				35,000
Others			30,000				30,000
security			0				0
Total			360,000			80,000	440,000

Source of Finance



Entrepreneur
Investment:360,000
Investor Investment:80,000
Total Investment:440,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Shart, Pant, Shari, lungi Etc.	8,000	240,000	2880,000	3024,000
Total Sales (A)	8,000	240,000	2880,000	3024,000
Less. Variable Expense				
Shart, Pant, Shari, lungi Etc.				
	7200	216,000	2592,000	2721,600
Total variable Expense(B)	7200	216,000	2592,000	2721,600
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400
Less. Fixed Expense				
Rent		1,500	18,000	18,000
Electricity Bill		200	2400	2400
Mobile Bill		300	3600	4,000
Salary (self)		5,000	60,000	60,000
Transportation		1500	18,000	20,000
Entertainment		500	6,000	6,000
Ganeretor		300	3600	3600
Gad		100	12,00	12,00
Salary(staff)		3000	36,000	40,000
Total Fixed Cost		12,400	148,800	155,200
Net Profit (E) [C-D]		11,600	139,200	147,200
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	139,200	147,200
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		91,200
	Total Cash Inflow	219,200	238,400
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,200	48,000
3	Net Cash Surplus	91,200	190,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures