

Proposed NU Business Name: **M/S KOBIR TUSTING**



Project identification and prepared by: Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	KABIR HOSSAIN
Age	:	03-05-1986 (31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Doughter
No. of siblings:	:	2 Brother &1 Sister
Address	:	Vill: Mlraseray P.O: Munshiganj P.S Munshiganj Sador,Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RINA
(iii) Father's name	:	TARA MIA
(iv) GB member's info	:	Branch: Ponchosar Centre # 45 (Female), Member ID: 4571/3, Group No: 06 Member since: 01-02-1997 (20 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 46,700/-
(v) Who pays GB loan installment	:	Mother
(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	:	Five years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01862-626358
W Contact No.	:	01950-570537
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RINA 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 KOBIR TUSTING
Location	:	Meraseray, Munshiganj , Munshiganj
Total Investment in BDT	:	BDT 182,000/-
Financing	:	Self BDT 102,000(from existing business) 56% Required Investment BDT 80,000(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Katon,Tishi etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing three employee.▪He is doing his business in rent place.▪Collects goods from Narayonganj.▪Agreed grace period is 3 months.

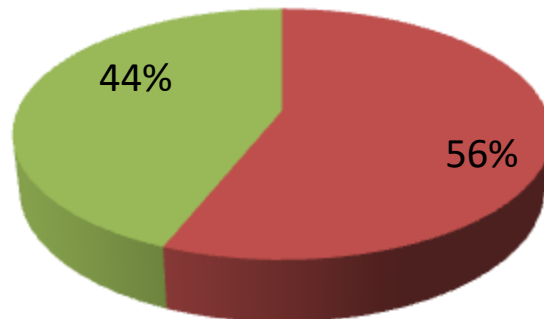
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments item	4,500	135,000	16,20,000
Total Sales (A)	4,500	135,000	16,20,000
Less. Variable Expense			
Garments item	3,600	108,000	12,96,000
Total variable Expense (B)	3,600	108,000	12,96,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
Rent		2,000	24,000
Transport		5,000	60,000
Electricity Bill		2,500	30,000
Mobile Bill		3,00	3,600
Salary (self)		5,000	60,000
Salary (Staff)		9,000	108,000
Entertainment		300	3,600
Total fixed Cost (D)		24,100	289,200
Net Profit (E) [C-D]		2,900	34,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Katon (400k*120)	48,000	37,440	85,440
Tishi (300k*170)	51,000	42,500	93,500
Other	3,000	60	3,060
Total	102,000	80,000	182,000

Source of Finance



- Entrepreneur's Contribution 102,000
- Investor's Investment 80,000
- Total 182,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garments item	5,000	150,000	18,00,000	18,90,000	19,84,500
Total Sales (A)	5,000	150,000	18,00,000	18,90,000	19,84,500
Less. Variable Expense					
Garments item	4,000	120,000	14,40,000	15,12,000	15,87,600
Total variable Expense (B)	4,000	120,000	14,40,000	15,12,000	15,87,600
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Transport		5,000	60,000	60,000	60,000
Electricity Bill		2,500	30,000	30,000	30,000
Mobile Bill		3,00	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		9,000	108,000	108,000	108,000
Entertainment		300	3,600	3,700	3,800
Non Cash Item					
Depreciation					
Total Fixed Cost		24,100	189,200	189,400	189,600
Net Profit (E) [C-D]		5,900	170,800	188,600	207,300

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	170,800	188,600	207,300
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		138,800	295,400
	Total Cash Inflow	250,800	327,400	502,700
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	138,800	295,400	470,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 05 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









FAMILY PICTURE

