

Proposed NU Business Name: **BISMILLA SELAI MESHING**



Project identification and prepared by: Md. Answar
Ali, Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABBASH ALI
Age	:	03-12-1983(34 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother,01 Sister
Address	:	Vill: Chuniya Danakbandha,P.O :Moter Bazar P.S: Modhupur, 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	:	MOST. AMINA KHATUN
(iii) Father's name	:	FAYJUR RAHMAN
(iv) GB member's info	:	Branch: Moter Bazar, Centre # 32 (Female), Member ID: 4517, Group No: 11 Member since: 05-08-2007 (10Years) First loan: 10,000 taka. Existing loan: 30,000 taka Outstanding loan: 23400 taka
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB	:	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	:	04Year esjpericnce in own business,04 years experience in running business. He has 01 year training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-532392
Mother's Contact No.	:	No
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AMINA KHATUN joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLA SELAI MESHING
Location	:	Rokti para Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT :150,000
Financing	:	Self BDT 100,000(from existing business) % Required Investment BDT 50,000(as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 20 ft= 500 square ft
Security of the shop	:	40,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; bakery, pan pata, chaul,chini,moyda,vushi etc. ▪The business is operating by entrepreneur. Existing no employee. ▪The business is Own. ▪Collects goods from Modhupur, ▪Agreed grace period is 3 months.

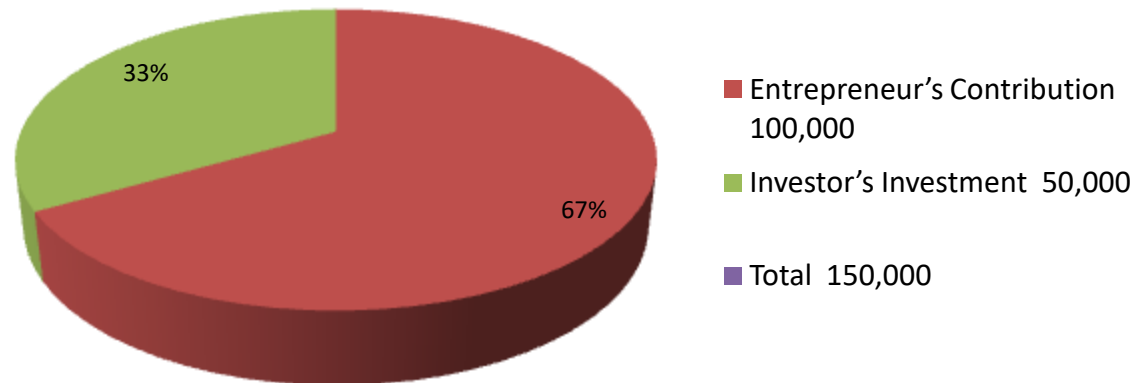
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
suta,butam,kachi,chane,meshing etc.	2,000	60,000	720000
Total Sales (A)	2,000	60,000	720000
Less. Variable Expense			
suta,butam,kachi,chane,meshing etc.	1,600	48,000	576000
Total variable Expense (B)	1,600	48,000	576000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		300	3,600
Transportation		500	6000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Guard		50	600
Generator		0	0
Mobile Bill		300	3600
Total fixed Cost (D)		7,250	87,000
Net Profit (E) [C-D]		4,750	57,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
suta	1	10000	10000	1	10000	10000	20000
botam	1	15000	15000	1	15000	15000	30000
kachi	5	400	2000	15	400	6000	8000
bakrom	1	3000	3000	1	3000	3000	6000
meshing	2	4000	8000	2	4000	8000	16000
photo copi	1	16000	16000		16000	0	16000
computer print	1	15000	15000		15000	0	15000
others			11000			8000	19000
security			20,000				20000
Total			100000			50000	150000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
suta,butam,kachi,chane,meshing etc.	2,500	75,000	900000	945000
Total Sales (A)	2,500	75,000	900,000	945000
Less. Variable Expense				
suta,butam,kachi,chane,meshing etc.	2000	60,000	720,000	756000
Total variable Expense (B)	2000	60,000	720,000	756000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189000
Less. Fixed Expense				
Rent		800	9600	9,600
Electricity Bill		400	4800	5,400
Transportation		700	8,400	9,400
Salary (self)		5000	60000	60,000
Salary (self)		0	0	0
Entertainment		400	4,800	5,400
Guard		50	600	600
Generator		0	0	0
Mobile Bill		400	4800	5,500
Total Fixed Cost		7,750	93,000	95,900
Net Profit (E) =[C-D]]		7,250	87,000	93,100
Investment Payback			30000	30,000

<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	50,000	
1.2	Net Profit	87,000	93,100
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		57,000
	Total Cash Inflow	137,000	150,100
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	57,000	120,100

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

বিস্মিল্লাহ্

সেলাই মেশিন ঘর

এখানে নতুন, পুরাতন সেলাই
মেশিন ক্রয়-বিক্রয় ও মেরামত
করা হয় এবং যাবতীয় খুচরা
যন্ত্রাংশ পাওয়া যায়।

প্রোগ্রামার মোঃ ফয়জুর রহমান

পরিচালনায় : মোঃ আকাস উদ্দিন রাজ
মোবাইল





সেলাই মেশিন হাউজ

250MB
1.5GB



A man in a white shirt stands in a shop filled with sewing machines and fabric. The shop has blue shelves on the left and white shelves on the right. The shelves are stocked with various items, including sewing machine boxes, fabric, and other supplies. A blue counter is visible in the foreground. The man is pointing towards the fabric on the shelves. The shop is well-lit and organized.





FAMILY PICTURE

