

Proposed NU Business Name: **TANBIR BASTROLAY**



Project identification and prepared by: Md. Ataur
Rahman, Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HELAL UDDIN
Age	:	05-01-1994(23 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	07 Brothers,03 Sisters
Address	:	Vill: Dhulpur, P.O : Kuraleya, 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	:	AMBIYA BEGUM
(iii) Father's name	:	MD. ABDUR RASID
(iv) GB member's info	:	Branch: Sandhanpur, Centre # 51 (Female), Member ID: 5825, Group No: 03 Member since: 30-09-2013 (05Years) First loan: 10,000 taka. Existing loan: 25,000 taka Outstanding loan: 22800 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, 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	:	02 years experience in running business. 08 Years in own business. He has 01 Years training on tailors.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-711003
Mother's Contact No.	:	01725-248411
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMBIYA BEGUM joined Grameen Bank since 05 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

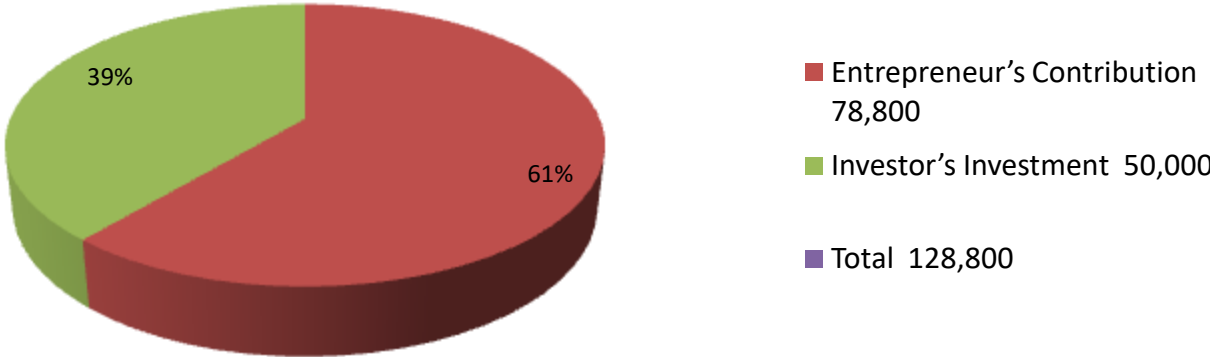
Business Name	:	TANBIR BASTROLAY
Location	:	Kuraliya Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT :128,800
Financing	:	Self BDT 78,800(from existing business) % Required Investment BDT 50,000(as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 08 ft= 96 square ft
Security of the shop	:	25,000
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)			
yard cloth,three pitch,pant pitch etc.	2,000	60,000	720000
Total Sales (A)	2,000	60,000	720000
Less. Variable Expense			
yard cloth,three pitch,pant pitch 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		500	6,000
Electricity Bill		300	3,600
Transportation		1000	12000
Salary (self)		4000	48,000
Salary (staff)		0	0
Entertainment		100	1,200
Guard		100	1200
Generator		300	3600
Mobile Bill		200	2400
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D)		5,500	66,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
yard cloth	600	50	30000	500	50	25000	55000
tory cloth	70	100	7000	100	100	10000	17000
three piece	12	550	6600	10	550	5500	12100
shirt piece	36	250	9000	20	250	5000	14000
pant piece	4	300	1200	10	300	3000	4200
others						1500	1500
security			25,000				25000
Total			78800			50000	128800

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
yard cloth,three pitch,pant pitch etc.	2,200	66,000	792000	831600	873180
Total Sales (A)	2,200	66,000	792,000	831600	873180
Less. Variable Expense					
yard cloth,three pitch,pant pitch etc.	1760	52,800	633,600	665280	698544
Total variable Expense (B)	1760	52,800	633,600	665280	698544
Contribution Margin (CM) [C=(A-B)]	440	13,200	158,400	166320	174636
Less. Fixed Expense					
Rent		500	6000	6,000	6,000
Electricity Bill		400	4800	5,400	5,900
Transportation		1,200	14,400	15,400	16,400
Salary (self)		4000	48000	48,000	48,000
Salary (self)		0	0	0	0
Entertainment		200	2,400	3,000	3,500
Guard		100	1200	1,200	1,200
Generator		300	3600	3,600	3,600
Mobile Bill		300	3600	4,300	4,800
Total Fixed Cost		7,000	84,000	86,900	89,400
Net Profit (E) =[C-D]]		6,200	74,400	79,420	85,236
Investment Payback			20000	20,000	20,000

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	74,400	79,420	85,236
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		54,400	113,820
	Total Cash Inflow	124,400	133,820	199,056
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	54,400	113,820	179,056

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 11 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



প্রাথমিক শক্তি
সামাজিক উন্নয়ন

প্রাথমিক শক্তি

প্রস্তাবিত নবী

কল্লের নাম:

তানবীর

বঙ্গাল

নিটের নাম:

মুহম্মদ

দ্যাক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

ম:

ডাঃ হেলাল উদ্দিন

বস:

১৬

জন্ম তারিখ: ০৫/০১











FAMILY PICTURE

