

Proposed NU Business Name: **MA TAILERS & BOSTRALOY**



Project identification and prepared by: Md shahadat hossian,
Dhanbari Unit, Tangail

Project verified by: Md. Shahadat hossain



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST.NASRIN NAHAR
Age	:	02-06-1986 (32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	0 Dauther 01 Son
No. of siblings:	:	0 Brothers 06 Sisters
Address	:	Vill:Titpolla,P.O: Kamalkhanhat,P.S: Jamalpur sadar Dist: Jamalpur.

Parent's and GB related Info

(i) Who is GB member	:	Mother <input checked="" type="checkbox"/>	Father	<input type="checkbox"/>
(ii) Mother's name	:	DOULOTAN BEGUM (BAHATAN NESA)		
(iii) Father's name	:	LET, SIRAJ ALI		
(iv) GB member's info	:	Branch: Titpolla Centre # 18(Female), Member ID: 7967, Group No: 10 Member since:2006–2011(05Years) First loan: BDT = 5,000/=		

	:	Last Loan = 8,000/=		
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Further Information:	:	Outstanding loan:= 0/=		
(v) Who pays GB loan installment	:	Father		
(vi) Mobile lady	:	No		
(vii) Grameen Education Loan	:	No		
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	10 years of business experience.
Own Business and Training Info	:	10 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.	:	1777-221766
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DOULOTAN BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA TAILERS& BOSTRALOY
Location	:	Baniyajan,dhanbari,tangail
Total Investment in BDT	:	BDT 167,000/-
Financing	:	Self BDT 117,000/- (from existing business) 70% Required Investment BDT 50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft= 80 square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; etc.three piece,.etc.▪Average 10 % gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is rented .▪Collects goods from .Dhanbari.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
goag capor,theer pes,etc	5,000	150,000	1,800,000
servics	0	0	0
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
goag capor,theer pes,etc	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		350	4,200
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		200	2,400
Total fixed Cost (D)		6,750	81,000
Net Profit (E) [C-D]		8,250	99,000

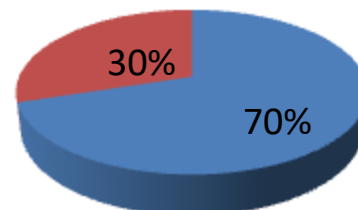
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
gag capor	70	60	4000	gag capor	0	0	0	4,000
theer pes	50	1000	50000	theer pes	40	500	20,000	70,000
poplen	20	60	1000	poplen			0	1,000
	0	0	0	0			0	0
	0	0	0	0			0	0
	0	0	0	0			0	0
		0	0	0	0	0	0	0
			0		0	0	0	0
	0		0	0			0	0
Others			20000	Others			0	20,000
Security of Shop			30000					30,000
Machinaries	2	6000	12000	Machinaries	2	15,000	30,000	42,000
Total			117,000				50,000	167,000

Source of Finance

■ Entrepreneur's contibution 117000

■ Investor's Investment 50000

■ Total 167000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
goag capor,theer pes,etc	6,000	180,000	2,160,000	2,268,000	2,381,400
servics	0	0	0	0	0
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
goag capor,theer pes,etc	5,400	162,000	1,944,000	2,041,200	2,143,260
Total variable Expense (B)	5,400	162,000	1,944,000	2,041,200	2,143,260
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity Bill		385	4,620	4,851	5,094
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		220	2,640	2,772	2,911
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		210	2,520	2,646	2,778
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,865	82,380	83,199	84,059
Net Profit (E) [C-D]		11,135	133,620	143,601	154,081
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	133,620	143,601	154,081
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		113,620	237,221
	Total Cash Inflow	183,620	257,221	391,302
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	113,620	237,221	371,302

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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

