Proposed NU Business Name: MUNNI BOSTRALOY



Project identification and prepared by: Md. Sahabuddin, Mohonpur Unit, Rajshahi

Project verified by: MD. Abdul Mamman Talukdar



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. ABUL HOSESAIN		
Age	:	16.2.1983(33 Years)		
Education, till to date	:	Class X		
Marital status	:	Married		
Children	:	1 Daughter		
No. of siblings:	:	4 Brothers & 5 Sisters		
Address	:	Vill: Gobinda para, P.O: Pashuriya, P.S: Bagmara, Dist: Rajshahi		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father MST. SHEFALI BIBI LATE IYAR MOHAMMAD Branch: Rampal, Centre # 37(Female), Member ID: 2365/4, Group No: 01 Member since: 19-11-2012 (04Years) First loan: BDT 10,000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 20000, Outstanding loan: BDT 9126 N/A No No 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	:	3years experience in running business.
Training Info	:	He has 3Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744594468
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rayghati Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHEFALI BIBI joined Grameen Bank since 04 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	:	MUNNI BOSTRALOY	
Location	:	Damnash hat, bagmara, Rajshahi	
Total Investment in BDT	:	BDT 1,10,000/-	
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	10ft x 8ft= 80square ft	
Security of the shop	:	BDT 16298/-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Lungi, Sharee etc. Average 20% gain on sale. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Shahajatpur. Agreed grace period is 3 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Cloths	1,950	58,500	702,000	
Total Sales (A)	1,950	58,500	702,000	
Less. Variable Expense				
Cloths	1,560	46,800	561,600	
Total variable Expense (B)	1,560	46,800	561,600	
Contribution Margin (CM) [C=(A-B)	390	11,700	140,400	
Less. Fixed Expense				
Rent		300	3,600	
Electricity Bill		200	2,400	
Mobile Bill		200	2,400	
Salary (self)		5,000	60,000	
Transportation		1,000	12,000	
Entertainment		200	2,400	
Total fixed Cost (D)		6,900	8,400	
Net Profit (E) [C-D)		4,800	132,000	

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Lungi (100 x400)	40,000	0	40,000		
Sharee (30 x 500)	15,000	0	15,000		
Bed Sheet (10 x 300)	3,000	0	3,000		
Mosquito Net	2,000	0	2,000		
Three Piece (50 x 400)		20,000	20,000		
Shirt piece (40 x 350)	0	14,000	14,000		
Pant Piece (40 x 400)	0	16,000	16,000		
Total	60,000	50,000	110,000		

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Cloths	2,950	88,500	1,062,000	1,115,100	
Total Sales (A)	2,950	88,500	1,062,000	1,115,100	
Less. Variable Expense					
Cloths	2,360	70,800	849,600	892,080	
Total variable Expense (B)	2,360	70,800	849,600	892,080	
Contribution Margin (CM) [C=(A-B)	590	17,700	212,400	223,020	
Less. Fixed Expense					
Rent		300	3,600	3,600	
Electricity Bill		200	2,400	3,000	
Mobile Bill		300	3,600	4,000	
Salary (self)		5,000	60,000	60,000	
Transportation		1,500	18,000	20,000	
Entertainment		200	2,400	3,000	
Total Fixed Cost		7,500	90,000	93,600	
Net Profit (E) [C-D)		10,200	122,400	129,420	
Investment Payback			30,000	30,000	

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

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	122,400	129,420
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		92,400
	Total Cash Inflow	172,400	221,820
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	92,400	191,820

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 03 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

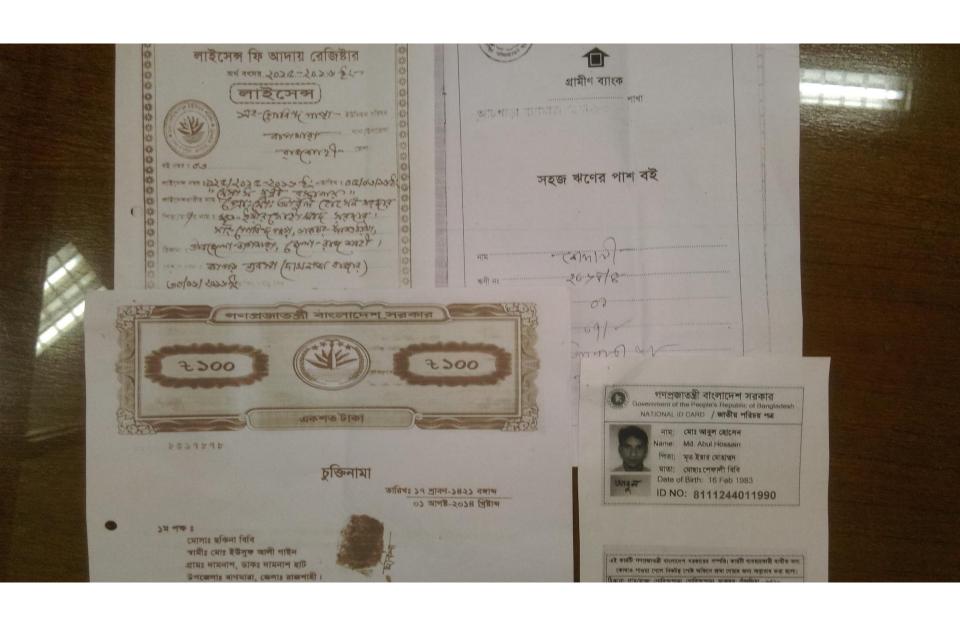
Pictures











FAMILY PICTURE

