

Proposed NU Business Name: **KOMOL BOSTRALOY**



Project identification and prepared by: MD Nurul Islam
Tangail Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAMAL RAJBANGSI
Age	:	11-07-1984 (32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Son & 1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: Sanbari, P.O: Elasin, P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MINOTI RAJBANGSHI
(iii) Father's name	:	SADHON RAJBANGSHI
(iv) GB member's info	:	Branch: Elasin Delduar, Centre # 16(Male), Member ID:1983, Group No: 03 Member since: 1983 (33 Years) First loan: BDT 1,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 17,800
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758918510
Mother's Contact No.	:	01796345860
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINOTI RAJBANGSHI joined Grameen Bank since 08 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KOMOL BOSTRALOY
Location	:	Alasin Baazar,Delduar,Tangail
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 400,000/-(from existing business) 80% Required Investment BDT 100,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 35ft= 350 square ft
Security of the shop	:	BDT 150,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloths.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Elasi Baazar▪Agreed grace period is 3 months.

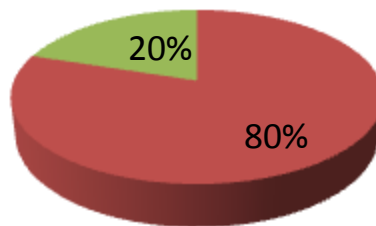
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cloths	2800	84000	1008000
Total Sales (A)	2800	84000	1008000
Less Variable Expense			
Cloths	2240	67200	806400
Total variable Expense (B)	2,240	67200	806400
Contribution Margin (CM) [C=(A-B)]	560	16800	201600
Less Variable Expense			
Rent		1,600	19200
Electricity bill		300	3600
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		150	1800
Generator		150	1800
Mobile bill		300	3600
Total fixed cost (D)		8,850	106200
Net Profit (E)= [C-D]		7,950	95400

Investment Breakdown

Particulars	Existing	Proposed	Total
Sharee	220,000	50,000	270000
Lungi	54,000	20,000	74000
Three piece	22,000	30,000	52000
Peint sharee	50,000	0	50000
Chit cloth	10,000	0	10000
Pant piece	20,000	0	20000
Shirt piece	13,200	0	13200
Dhuti cloth	8000		8000
T shirt/pant	2800		2800
Fan,Rack, Others	36000		36000
	400,000	100,000	500000

Source of Finance



■ Entrepreneur's Contribution 400,000

■ Investor's Investment 100,000

■ Total 500,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cloths	4300	129000	1548000	1625400
Total Sales (A)	4300	129000	1548000	1625400
Less Variable Expense				
Cloths	3440	103200	1238400	1300320
Total variable Expense (B)	3,440	103200	1238400	1300320
Contribution Margin (CM) [C=(A-B)	860	25800	309600	325080
Less Variable Expense				
Rent		1,600	15,000	15,000
Electricity bill		400	4800	5000
Transportation		1,500	18,000	19,000
Salary (self)		5000	60000	60000
Entertainment		700	8400	8600
Guard		150	1800	1800
Generator		150	1800	1800
Mobile bill		400	4800	5000
Total fixed cost (D)		9,750	112,800	114,400
Net Profit (E)= [C-D]		16050	192600	210,680
Investment Payback			60,000	60,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	192,600	210,680
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		132,600
	Total Cash Inflow	292600	343280
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	132,600	283280

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 10Years
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

































গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: কামল রাজিবংশী
 Name: KAMAL RAJIBANGSHI
 পিতা: সাধন রাজিবংশী
 মাতা: সুনীলী রাজিবংশী

Date of Birth: 11 Jul 1984

ID NO: 19849312347000051

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। কার্ট্রী ব্যবহারকারী ব্যক্তিগত জন্য
 কেবলমাত্র নিজের পক্ষে সীমিত ক্ষেত্রের ক্ষেত্রের ক্ষেত্রের জন্য ব্যবহার করা যাবে।

প্রিন্টার: বাংলাদেশি প্রিন্টার, প্রিন্টার: বাংলাদেশি, প্রিন্টার: বাংলাদেশি, প্রিন্টার:
 প্রিন্টার - ১১১০, প্রিন্টার, প্রিন্টার

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১১/০৯/২০১০



FAMILY PICTURE

