Proposed NU Business Name: AKHI RONI BOSTRALOY



Project identification and prepared by: Md. Raju Ahmed, Nobabgonj Unit, Dhaka

Project verified by: Shushanto Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. AKTAR HOSSEIN		
Age	:	01-08-1983 (33 Years)		
Education, till to date	:	Class V		
Marital status	:	Married		
Children	:	1 DAUGHTER 1 Son		
No. of siblings:	:	2 Brother 1 Sisters		
Address	:	Vill: Braha, P.O: Braha, P.S: Nobabgonj, Dist: Dhaka		
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 BEDENA BEGUM BADSHA MIAH Branch: Komorgonj, Centre # 74 (Female), Member ID: 3465, Group No: 02 Member since: 06-06-1986 (10 Years) First loan: BDT 2,000		
Further Information: (v) Who pays GB loan installment	 :	Existing Loan: BDT 20000, Outstanding loan: NIL 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	:	17 years experience in running business.
Training Info	:	He has NO training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01837-534867
Mother's Contact No.	:	01832-195892
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

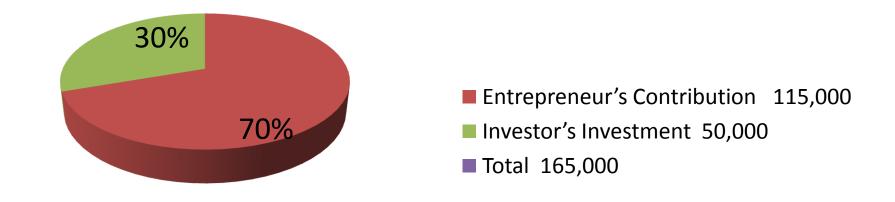
BEDENA BEGUM joined Grameen Bank since 10 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	AKHI RONI BOSTRALOY		
Location	:	Braha bazar , nobabgonj, dhaka		
Total Investment in BDT	:	BDT 165,000/-		
Financing	:	Self BDT 115,000/-(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	•	15ft x 3ft= 450 square ft		
Security of the shop	•	BDT 20000/-		
Implementation	•	 The business is planned to be scaled up by investment in existing goods like; cloth item etc. Average 20% gain on sale. The business is operating by entrepreneur. Existing no employees. The shop is rented. Collects goods from Dhaka. Agreed grace period is 3 months. 		

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Cloths	2,650	79,500	954,000	
Total Sales (A)	2,650	79,500	954,000	
Less. Variable Expense				
Cloths	2,120	63,600	763,200	
Total variable Expense (B)	2,120	63,600	763,200	
Contribution Margin (CM) [C=(A-B)	530	15,900	190,800	
Less. Fixed Expense				
Rent		2,000	24,000	
Electricity Bill		500	6,000	
Mobile Bill		300	3,600	
Salary (self)		5,000	60,000	
Entertainment		300	3,600	
Transportation		1,500	18,000	
Total fixed Cost (D)		9,600	115,200	
Net Profit (E) [C-D)		6,300	75,600	

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Long Cloth (20 x 1500)	30,000	0	30,000		
Three Piece (20 x 600)	12,000	30,000	42,000		
Lungi (30 x 300)	9,000	0	9,000		
Sharee (25 x 400)	10,000	12,000	22,000		
Jeans Pant (40 x 300)	12,000	0	12,000		
Shirt Pant (50 x 300)	15,000	0	15,000		
RMG	10,000	8,000	18,000		
Others Garments	17,000	0	17,000		
Total	115,000	50,000	165,000		

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Cloths	3,500	105,000	1,260,000	1,323,000	
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	
Less. Variable Expense					
Cloths	2,800	84,000	1,008,000	1,058,400	
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	
Contribution Margin (CM) [C=(A-B)	700	21,000	252,000	264,600	
Less. Fixed Expense					
Rent		2,000	24,000	24,000	
Electricity Bill		500	6,000	7,000	
Mobile Bill		400	4,800	5,500	
Salary (self)		5,000	60,000	60,000	
Entertainment		300	3,600	4,000	
Transportation		2,000	24,000	26,000	
Total Fixed Cost		10,200	122,400	126,500	
Net Profit (E) [C-D)		10,800	129,600	138,100	
Investment Payback			30,000	30,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	129,600	138,100
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		99,600
	Total Cash Inflow	179,600	237,700
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	99,600	207,700

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 17 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















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(জনা নিবন্ধন বহি হইতে উদ্ধৃত)

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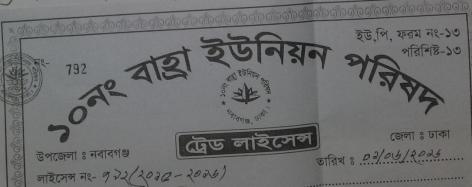
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আন্তার হোসেন, স্বাধিকারী: আমি রা নবাবগঞ্জ, জেলা: ঢাকা, ধর্ম: ইসলাম,

পরম করুনাময় মহান সৃষ্টিক প্রকাশ করিতেছি যে, ১ম পক্ষের মালি নিচ তলার ১টি দোকান ঘর নিমু শর্তা করিলে ২য় পক ভাড়াটিয়া নিমু লি নেওয়া করিলেন।

শর্ত সমূহ ঃ

১। অত্র দোকানঘর এর ভাড়ার (ইং তারিখ পর্যন্ত অর্থাৎ ০৩ (



FAMILY PICTURE

