

Proposed NU Business Name: BHAIBHAI BOSTRALAY



Project identification and prepared by: Md. Delower hossain,
Bashon Unit, Gazipur

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KAMRUL ISLAM MOLLAH
Age	:	20-11-1997 (19 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers
Address	:	Vill: Etahata P.O: Kodda bazer P.S: Gazipur Sadar ; Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAHMUDA SULTANA
(iii) Father's name	:	MD. JAHIRUL ISLAM MOLLAH
(iv) GB member's info	:	Branch: Bashon Gazipur, Centre # 67(Female), Member ID: 5961, Group No: 05 Member since: 02-06-1996 (20Years) First loan: BDT 4000/- Outstanding loan: Nil
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	:	3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Boat
Entrepreneur Contact No.	:	01745151406
Family's Contact No.	:	01712804862
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAHMUDA SULTANA joined Grameen Bank since 20 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI BOSRALAY
Location	:	Koddabazzar, Gazipur
Total Investment in BDT	:	BDT 3,15,000/-
Financing	:	Self BDT 2,35,000/- (from existing business) 70% Required Investment BDT 80,000/- (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	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sharee,Lungi,Three pice,Print kapor,Gos kapor,Shart pice,pant pice etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪The Shop Rent.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT) D

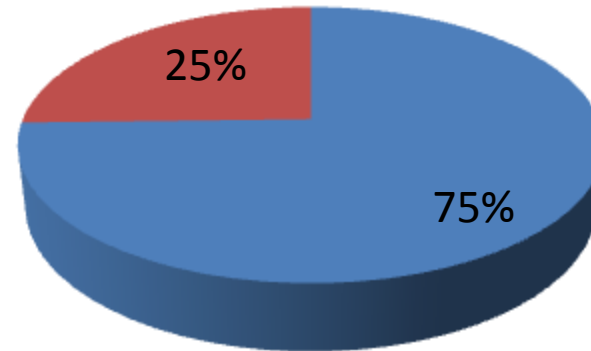
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sharee,Lungi,Three pice,Print kapor,Gos kapor,Shart pice,pant pice etc.	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less. Variable Expense			
.Sharee,Lungi,Three pice,Print kapor,Gos kapor,Shart pice,pant pice etc.	3400	102000	1224000
Total variable Expense (B)	3400	102000	1224000
Contribution Margin (CM) [C=(A-B)	600	18000	216000
Less. Fixed Expense			
Rent		3000	36000
Electricity Bill		500	6000
Mobile Bill		300	3600
Salary (self)		5000	60000
Transportation		800	9600
Entertainment		150	1800
Guard		100	1200
Generator		300	3600
Total fixed Cost (D)		10150	121800
Net Profit (E) [C-D)		7850	94200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sharee	35000	40000	75000
Lungi	60000	35000	95000
Three pice	32000	-	32000
Shirt	20000	5000	25000
Pant	24500	0	24500
Outhers	3500	-	3500
Security	50000	-	50000
Total :	235000	80000	315000

Source of Finance

- Entrepreneur Contribution=235000
- Investors Investment=100000
- Total=315000
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Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Three pice,Orna,Print kapor,Gos kapor etc.	5000	60000	720000	756000	756000
Total Sales (A)	5000	60000	720000	756000	756000
Less. Variable Expense					
Three pice,Orna,Print kapor,Gos kapor etc.	4250	127500	1530000	160650	160650
Total variable Expense (B)	4250	127500	1530000	160650	160650
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500	283500
Less. Fixed Expense					
Rent		3000	36000	36000	36000
Electricity Bill		500	6000	6200	6200
Mobile Bill		350	4200	4500	4500
Salary (self)		5000	60000	60000	60000
Transportation		1500	18000	20000	20000
Entertainment		200	2400	2600	2600
Guard		100	1200	1400	1400
Generator		300	3600	3800	3800
Total fixed Cost (D)		10950	131400	134500	134500
Net Profit (E) [C-D)		11550	138600	149000	149000
Investment Payback			32000	32000	32000

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	80,000	-	-
1.2	Net Profit	138600	149000	149000
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	78600	78600
	Total Cash Inflow	238600	227600	227600
2	Cash Outflow		-	-
2.1	Purchase of Product	80,000	-	-
2.2	Payment of GB Loan		-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	1,60,000	32,000	32,000
3	Net Cash Surplus	78600	167600	167600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 3 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







নাম : মো: কামরুল ইসলাম মোল্লা
Name : MD. KAMRUL ISLAM
MOLLAH
পিতা : মো: আহিনুল ইসলাম মোল্লা
মাতা : মাহমুদা সুলতানা
Date of Birth : 20-11-1997
NID No. : 19973393013000088
Blood Group : -
বর্তমান ঠিকানা : বাবা/মহাডিং: -, মাম/বাসা: ইটাঘাটা, -,
ডাকসব: চান্দমা - ১৭০২, মাদীপুর সদর, সিডি
কার্পাসন, মাদীপুর

FAMILY PICTURE

