

## Proposed NU Business Name: **JAKIR BOSTRALOY**



Project identification and prepared by: **Md Habil Uddin**  
Nagorpur Unit, Tangail

Project verified by: Mizanur Rahman Patwary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>JAKIR HOSSAIN KHAN</b>
Age	:	10-03-1993 (23 Years)
Education, till to date	:	Class 8
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers & 2 Sisters
Address	:	Vill: Maeel Jani, P.O: Sohobotpur. P.S: Nagorpur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ACHIA</b>
(iii) Father's name	:	<b>MOHOR</b>
(iv) GB member's info	:	Branch: Sohobotpur, Centre # 10 (Female), Member ID: 1247, Group No: 01 Member since: 25-03-2008 (08 Years) First loan: BDT 6,000/-
Further Information:		Existing loan: BDT 110,000/- Outstanding loan: BDT 40,600/-
(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.)	:	No
Business Experiences and Training Info	:	4 years experience in running business. 4 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01791-723129
Family's Contact No.	:	01770-575051
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit ,Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ACHIA** joined Grameen Bank since 08 years ago. At first she took BDT 6,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

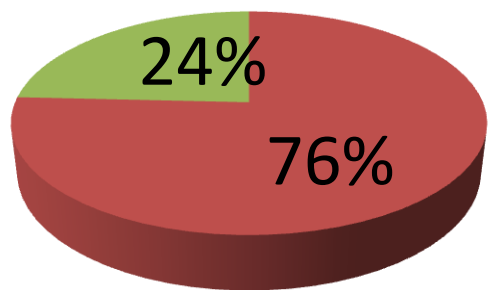
Business Name	:	<b>JAKIR BOSTRALOY</b>
Location	:	Super Market, Sohobotpur, Tangail
Total Investment in BDT	:	BDT 330,000/-
Financing	:	Self BDT 250,000/- (from existing business) 76% Required Investment BDT 80,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 9 ft= 90 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Clothse item etc</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Clothes	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Clothes	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		2,000	24,000
Entertainment		500	6,000
Guard		70	840
<b>Total fixed Cost (D)</b>		<b>9,070</b>	<b>108,840</b>
<b>Net Profit (E) [C-D]</b>		<b>8,930</b>	<b>107,160</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Jamdani Sharee	15	750	11,250	0	0	0	11,250
Sharee	200	350	70,000	0	0	0	70,000
Lungi	79	250	19,750	0	0	0	19,750
Jacket	30	350	10,500	0	0	0	10,500
Shawl	40	400	16,000	0	0	0	16,000
Pant	30	300	9,000	10	500	5,000	14,000
T-shirt	200	80	16,000	0	0	0	16,000
Three piece	40	500	20,000	50	1500	75,000	95,000
Shirt	50	250	12,500	0	0	0	12,500
Othres Cloth	100	150	15,000	0	0	0	15,000
Security	1	50000	50,000	0	0	0	50,000
<b>Total</b>	<b>785</b>		<b>250,000</b>	<b>60</b>		<b>80,000</b>	<b>330,000</b>

## Source of Finance



■ Entrepreneur's Contribution 250,000

■ Investor's Investment 80,000

■ Total 330,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 Year	3 Year
<b>Revenue (sales)</b>					
Clothes	4,100	123,000	1,476,000	1,549,800	1,627,290
<b>Total Sales (A)</b>	<b>4,100</b>	<b>123,000</b>	<b>1,476,000</b>	<b>1,549,800</b>	<b>1,627,290</b>
<b>Less. Variable Expense</b>					
Clothes	3,280	98,400	1,180,800	1,239,840	1,301,832
<b>Total variable Expense (B)</b>	<b>3,280</b>	<b>98,400</b>	<b>1,180,800</b>	<b>1,239,840</b>	<b>1,301,832</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>820</b>	<b>24,600</b>	<b>295,200</b>	<b>309,960</b>	<b>325,458</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		3,000	36,000	38,000	40,000
Entertainment		500	6,000	7,000	7,000
Guard		70	840	840	840
<b>Total Fixed Cost</b>		<b>10,170</b>	<b>122,040</b>	<b>125,840</b>	<b>128,840</b>
<b>Net Profit (E) [C-D]</b>		<b>14,430</b>	<b>173,160</b>	<b>184,120</b>	<b>196,618</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	173,160	184,120	196,618
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		141,160	293,280
	<b>Total Cash Inflow</b>	<b>253,160</b>	<b>325,280</b>	<b>489,898</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>141,160</b>	<b>293,280</b>	<b>457,898</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 4 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















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1986  
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WALTON



# FAMILY PICTURE

