

Proposed NU Business Name: MAYER DOA BOSTRALOY



Project identification and prepared by: Md Farhad Hossain
Tangail Sadar Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOAZZEM HOSSAIN
Age	:	01-02-1983 (33 Years)
Education, till to date	:	Class 09
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Noyapara , P.O: Rosulpur , P.S: Tangail Sadar , 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	:	MARIAM BEGUM
(iii) Father's name	:	MARIAM BEGUM
(iv) GB member's info	:	Branch :Gala, Centre : 13 (Female), Member ID: 2123 , Group No: 03 Member since: 04-03-1988 (13 Years) First loan: BDT 2000 Existing loan: BDT 20000 Outstanding loan: NIL
Further Information:		
(v) Who pays GB loan installment	:	NA
(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	:	10 years experience in running business. 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01631-245281
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MARIAM BEGUM joined Grameen Bank since 13 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DOA BOSTRALOY
Location	:	Rasulpur Baazar
Total Investment in BDT	:	BDT 170000/-
Financing	:	Self BDT 100000 /- (from existing business) 59% Required Investment BDT 70000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Long cloth, Three piece, Sharee, Shirt, Pant etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Tangail▪Agreed grace period is 3 months.

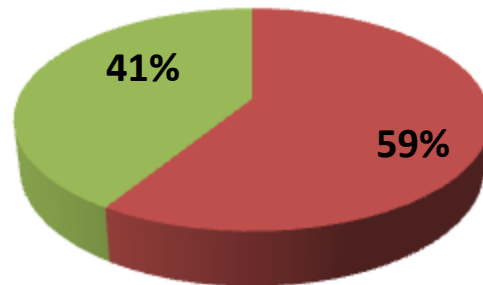
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sandal & shoes etc.	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Sandal & shoes etc.	2800	84000	1008000
Total variable Expense (B)	2,800	84000	1008000
Contribution Margin (CM) [C=(A-B)]	700	21000	252000
Less Variable Expense			
Electricity bill		250	3000
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		5000	60000
Entertainment		500	6000
Guard		150	1800
Mobile bill		600	7200
Total fixed cost (D)		13,500	162000
Net Profit (E)= [C-D]		7,500	90000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Long cloth	200	50	10,000	1	40,000	40,000	50,000
Lungi	53	250	13,250	1	10000	10,000	23,250
Three piece	30	350	10,500	0	0	0	10,500
Sharee	70	400	28,000	0	0	0	28,000
Shoe	1	20000	20,000	1	20000	20,000	40,000
Sheet	25	250	6,250	0	0	0	6,250
Shirt	20	200	4,000	0	0	0	4,000
Pant	20	200	4,000	0	0	0	4,000
Vail	10	400	4,000	0	0	0	4,000
Total	429	0	100,000	3	0	70,000	170,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 70,000
- Total 170,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Sandal & shoes etc.	3700	111000	1332000	1398600	1468530
Total Sales (A)	3700	111000	1332000	1398600	1468530
Less Variable Expense					
Sandal & shoes etc.	2960	88800	1065600	1118880	1174824
Total variable Expense (B)	2,960	88800	1065600	1118880	1174824
Contribution Margin (CM) [C=(A-B)	740	22200	266400	279720	293706
Less Variable Expense					
Electricity bill		120	1440	1940	2440
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Guard		150	1800	1800	1800
Mobile bill		500	6000	6100	6200
Total fixed cost (D)		7,770	93,240	94,340	95440
Net Profit (E)= [C-D]		14430	173160	185,380	198266
Investment Payback			28,000	28,000	28,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	173,160	185,380	198266
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		145,160	302540
	Total Cash Inflow	243160	330540	500806
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	145,160	302540	472806

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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

স্বাভের দোয়া গামেন্টস

ফোনঃ ০১৮৪১০



শ্রীমতীর দোয়া গার্মেন্টস

মোঃ ০১৮৪০-৭১০

















গ্রামীণ ব্যাংক

প্রত্যয়ন পত্র

এই মর্মে প্রত্যয়ন করা যাইতেছে যে, জনাব/জনাবা মোঃ মজিবুল হক
 তিনি গ্রামীণ ব্যাংক সীলী টাঙ্গাইল শাখার কেস নং... ১৬৫৫
 নং ০৬ খসী নং ২০.২৬ একজন নিয়মিত সঞ্চয়ী ছিলেন। তিনি ০৪-০৬
 তারিখে এসপে যোগদান করেন এবং ০৭-০৪-২০ তারিখে গ্রাম ত্যাগ করেন।
 নিয়মিত কিস্তি ছিল।

আমি তাহার সর্বাঙ্গীন মঙ্গল কামনা করি।

Am
 মোঃ ইউনুস আলী
 পরিচয় নং- ৩৪৬৬
 পঞ্চায়েত
 গ্রামীণ ব্যাংক
 কলা টাঙ্গাইল শাখা।

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

নাম: মোঃ মোজাম্মক হোসেন
 Name: MD. MOJAMMAM HOSEIN
 পিতা: মজিবুল হক
 Father: মজিবুল হক
 Date of Birth: ৩১ Feb 1963
 ID NO: 9319541534936

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্র পরিচালনা
 কমিশন কর্তৃক প্রদত্ত। কোনো প্রকারে এটি বিক্রি করা যাবে না।
 প্রাপ্তি: ০৭/০৪/২০০৬, মেয়াদ: ৩০/০৬/২০১৬ - ১৬৬৬, ১৬৬৬৬৬৬৬
 জিইসি

গ্রামীণ ব্যাংক কর্তৃক প্রদত্ত
 প্রাপ্তি: ০৬/০৬/২০০৬

FAMILY PICTURE

