

Proposed NU Business Name: OMOR BOSTRALOY



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

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KAMAL HOSSAIN
Age	:	21-02-1985 (31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1Son & 1 Daughter
No. of siblings:	:	3 Brothers & 3 Sisters
Address	:	Vill: Post Kamari, P.O: Pongbai Jara. 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	:	AYESHA
(iii) Father's name	:	MD OMOR ALI
(iv) GB member's info	:	Branch: Mamudnogor Nagorpur, Centre # 03 (Female), Member ID: 2762/1, Group No: 14 Member since: 23-01-2012 (05 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 5,750
(v) Who pays GB loan installment	:	Fahter
(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	:	06 years experience in running business. 06 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.	:	01725-960311
Family's Contact No.	:	01778-253173
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit ,Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYESHA joined Grameen Bank since 05 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

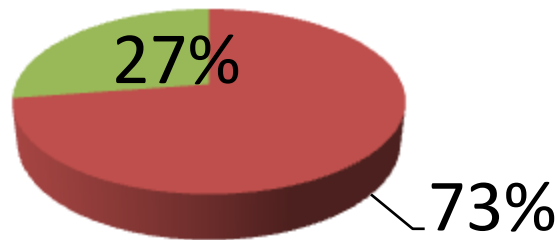
Business Name	:	OMOR BOSTRALOY
Location	:	Pongbai Jora Mainroad, Nagorpur, Tangail
Total Investment in BDT	:	BDT 365,000/-
Financing	:	Self BDT 265,000/- (from existing business) 73% Required Investment BDT 100,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloths item etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tangail, Korotia Bazaar.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	90,000	1,080,000
Total Sales (A)	90,000	1,080,000
Less. Variable Expense		
Cloths	72,000	864,000
Total variable Expense (B)	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	18,000	216,000
Less. Fixed Expense		
Electricity Bill	100	1,200
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,500	18,000
Rent	700	8,400
Entertainment	500	6,000
Total fixed Cost (D)	8,100	97,200
Net Profit (E) [C-D]	9,900	118,800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shahi Redison	30	530	15,900	0	0	0	15,900
Shahi Karina	20	450	9,000	0	0	0	9,000
Tangail Sharee	80	600	48,000	0	0	0	48,000
Lungi	290	250	72,500	100	400	40,000	112,500
Sando shirt	200	50	10,000	0	0	0	10,000
Kingfisher shari	200	400	80,000	0	0	0	80,000
Napkin	100	45	4,500	200	50	10,000	14,500
Alif Print	20	400	8,000	200	200	40,000	48,000
Wedding Shari	6	350	2,100	20	500	10,000	12,100
Security	1	13000	13,000	0	0	0	13,000
Others	10	200	2,000	0	0	0	2,000
Total	957		265,000	520		100,000	365,000

Source of Finance



■ Entrepreneur's Contribution 265,000

■ Investor's Investment 100,000

■ Total 365,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cloths	130,000	1,560,000	1,638,000	1,719,900
Total Sales (A)	130,000	1,560,000	1,638,000	1,719,900
Less. Variable Expense				
Cloths	104,000	1,248,000	1,310,400	1,375,920
Total variable Expense (B)	104,000	1,248,000	1,310,400	1,375,920
Contribution Margin (CM) [C=(A-B)]	26,000	312,000	327,600	343,980
Less. Fixed Expense				
Electricity Bill	100	1,200	1,500	2,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	2,000	24,000	26,000	28,000
Rent	700	8,400	8,400	8,400
Entertainment	500	6,000	6,000	6,000
Total Fixed Cost	8,700	104,400	107,400	110,400
Net Profit (E) [C-D]	17,300	207,600	220,200	233,580
Investment Payback		40,000	40,000	40,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	207,600	220,200	233,580
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		167,600	347,800
	Total Cash Inflow	307,600	387,800	581,380
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)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	167,600	347,800	541,380

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 6 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

