

Proposed NU Business Name: **RAHMAN BOSTRO BITAN**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

Project verified by: : Shush anta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	JALAL HOSSEN
Age	:	03-04-1988 (28Years)
Education, till to date	:	Five
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	06 Brothers and 01 Sister
Address	:	Villi: Omorpur, P.O: Silo nya, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ARADHON BEGUM
(iii) Father's name	:	LET. ABDUR RAHMAN
(iv) GB member's info	:	Branch: Jayloskor , Centre # 74(Female), Member ID: 7991/3, Group No: 03 Member since: 15/01/2011 (05Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 10,320
(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	:	5 years experience in running business. He has no years training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01832-473594
Family's Contact No.	:	01818-491028
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dagonvuiyan Unit, Feni .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ARADHON BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business

Proposed Nobin Udyokta Business Info

Business Name	:	RAHMAN BOSTRO BITAN
Location	:	Siloniya Bazar, Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 4,20,000 /-
Financing	:	Self BDT 350000/- (from existing business) 83% Required Investment BDT 70,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 05 ft= 50 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; Garments items ,etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪After getting equity fund 01 will be appointed▪The shop is rented.▪Collects goods from Dhaka &Feni .▪Agreed grace period is 3 months.

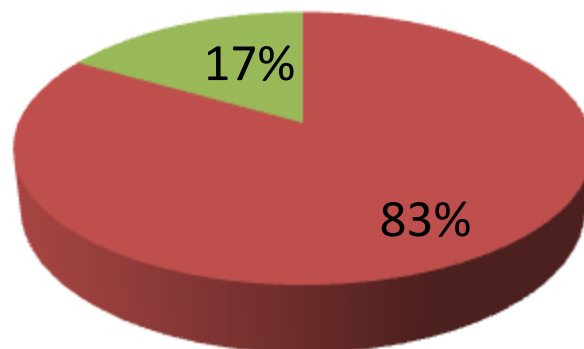
Exesting

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Garments items	4500	135000	1620000
Total Sales(A)	4500	135000	1620000
Less Variable Expense (B)			0
Garments items	3825	114750	1377000
Total Variable Expense	3825	114750	1377000
Contributon Margin (CM) [C=(A-B)]	675	20250	243000
Less Fixed Expense			
Rent		1200	14400
Electric Bill		160	1920
Transportaion		1000	12000
Salary (Self)		5000	60000
Intertainment		100	1200
Gard		40	480
Generator		150	1800
Mobil Bill		300	3600
Total Fixed Cost (D)		7950	95400
Net Profit (E)= [C-D]		12300	147600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tangilesari	50	1200	60,000	0	0	0	60000
Jamdhani sari	50	2200	110,000	0	0	0	110000
Print sari	50	400	20,000	50	400	20,000	40000
Three pices	30	800	24,000	20	800	16,000	40000
Pant	100	400	40,000	20	400	8,000	48000
T-Shirt	50	150	7,500	80	150	12,000	19500
Lungi	50	300	15,000	0	0	0	15000
Baby items	0	0	15,000	0	0	14,000	29000
Others	0	0	8,500	0	0	0	
Security	0	0	50,000	0	0	0	
Total	380		350000	170		70,000	420000

Source of Finance



- Entrepreneur's Contribution
350,000
- Investor's Investment 70,000
- Total 420,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Garments items	8300	249000	2988000	3137400	3294270
Total Sales(A)	8300	249000	2988000	3137400	3294270
Less Variable Expense (B)					
Garments items	7055	211650	2539800	2666790	2800130
Total Variable Expense	7055	211650	2539800	2666790	2800130
Contributon Margin (CM) [C=(A-B)]	1245	37350	448200	470610	494141
Less Fixed Expense					
Rent		1200	14400	14400	14400
Electric Bill		160	1920	2220	2520
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gard		40	480	480	480
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		12950	153600	154600	155630
Net Profit (E)= [C-D]		24400	292800	307440	322812
Investment Pay Back			28 000	28 000	28 000

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	70,000		
1.2	Net Profit	292,800	307440	322812
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		264800	544240
	Total Cash Inflow	362,800	572,240	867,052
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	28,000	28,000
3	Net Cash Surplus	264,800	544,240	839,052

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
Experience & Skill :05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest





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খালে
ট-পিছ
বেবি স্যুট
কলী ইত্যাদি
যায়।



স্বাম
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বিশিষ্ট বস্ত্র বিক্রয়

