

Proposed NU Business Name: **DEALER BOSTRALOY**



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Project verified by: : Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD HOMAION KOBIR
Age	:	01-03-1983 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	2 Brothers 3 Sisters
Address	:	Vill: Tapirbari P.O: Tangra P.S: Sreepur 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	:	MST JOMILA KHATUN
(iii) Father's name	:	MD. SAMSUDDIN
(iv) GB member's info	:	Branch: Tangra, Centre # 08(Female), Member ID: 4763, Group No: 01 Member since: 03-09-2007 (10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000/-, Outstanding loan: 10,000/-
(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	:	15 years experience in15 Years running business. He has no training.
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01921-898075
Mother's Contact No.	:	01961-406814
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna ,Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST JOMALA KHATUN joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DEALER BOSTRALOY
Location	:	M C bazar
Total Investment in BDT	:	BDT 4,80,000/-
Financing	:	Self BDT 4,00,000/-(from existing business) 80,% Required Investment BDT 80,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 10ft= 200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Share, Lunge, Pant, Three Pice etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed ▪The shop is rented. ▪Collects goods from Dhaka, Chalkbazar ▪Agreed grace period is 3 months.

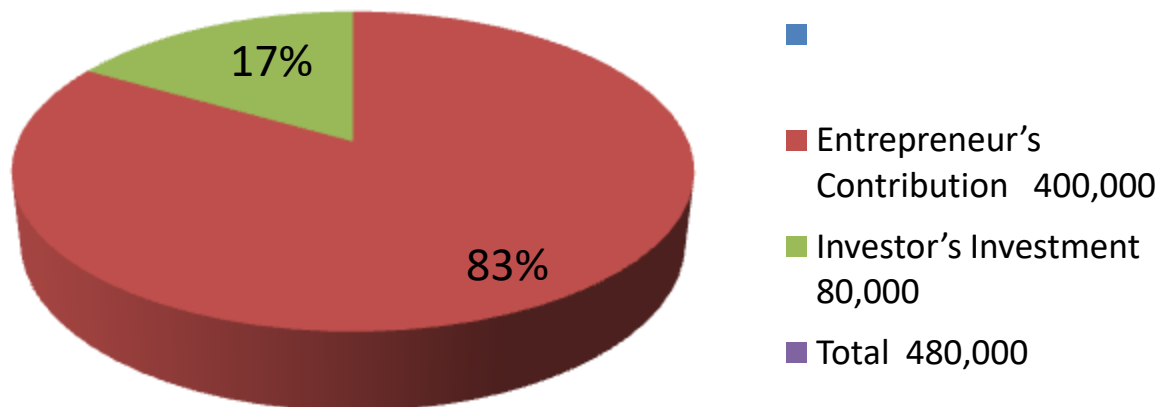
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Share, Lunge, Pant, Three Pice etc.	3,800	114,000	1,368,000
Total Sales (A)	3,800	114,000	1,368,000
Less. Variable Expense			
Share, Lunge, Pant, Three Pice etc..	3,230	96,900	1,162,800
Total variable Expense (B)	3,230	96,900	1,162,800
Contribution Margin (CM) [C=(A-B)]	570	17,100	205,200
Less. Fixed Expense			
Rent		3,000	36,000
Electricity bill		700	8,400
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		300	3,600
Total fixed Cost (D)		8,800	105,600
Net Profit (E) [C-D]		8,300	99,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sharee	80,000	20,000	1,00,000
Pant	60,000	18,000	78,000
Longi	35,000	17,500	52,500
Three piece	45,000	22,500	67,500
Baby cloth	30,000	0	30,000
Orna	10,000	0	10,000
Shart	37,500	0	37,500
Others	2,500	2,000	4,500
Security of the shop	1,00,000	0	1,00,000
Total	4,00,000	80,000	4,80,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Share, Lunge, Pant, Three Pice etc.	6,000	180,000	2,160,000	2,268,000
Total Sales (A)	6,000	180,000	2,160,000	2,268,000
Less. Variable Expense				
Share, Lunge, Pant, Three Pice etc.	5,100	153,000	1,836,000	1,927,800
Total variable Expense (B)	5,100	153,000	1,836,000	1,927,800
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200
Less. Fixed Expense				
Rent		3,000	36,000	36,000
Electricity bill		1000	12,000	12,500
Mobile Bill		500	6,000	6,500
Transportation		1,000	12,000	12,500
Salary (self)		4,000	48,000	48,000
Salary (staff)		3,000	36,000	36,000
Entertainment		400	4800	5,000
Total Fixed Cost		12,900	154,800	1,56,500
Net Profit (E) [C-D]		14,100	169,200	1,83,700
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	169,200	1,83,700
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		121,200
	Total Cash Inflow	249,200	3,04,900
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)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	1,21,200	2,56,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 15 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



















FAMILY PICTURE

