

Proposed NU Business Name: **KABBO BOSTRALOY**



Project identification and prepared by: Md Najimuddin
Nagorpur Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	ROSANA AKTAR
Age	:	18-06-1987 (29 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Sisters
Address	:	Vill: Dulapara, Duajani, P.O: Nagorpur , 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	:	MST JARIAN BEGUM
(iii) Father's name	:	MD SAMSUL MIA
(iv) GB member's info	:	Branch : Nagorpur , Centre : 06 (Female), Member ID: 1061 , Group No: 01 Member since: 01-01-1997 (10 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 10000 Outstanding loan:
(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	:	05 years experience in running business. 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01750-616972
Family's Contact No.	:	01798-123411
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST JARIAN BEGUM joined Grameen Bank since 10 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	:	KABBO BOSTRALOY
Location	:	Arif Market, Sorkari College Road
Total Investment in BDT	:	BDT 330000/-
Financing	:	Self BDT 270000/- (from existing business) 82% Required Investment BDT 60000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft= 100 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Orna , Genji, Shirt , Perlour service▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 02 employee.▪The shop is rented.▪Collects goods from Dhaka..▪Agreed grace period is 3 months.

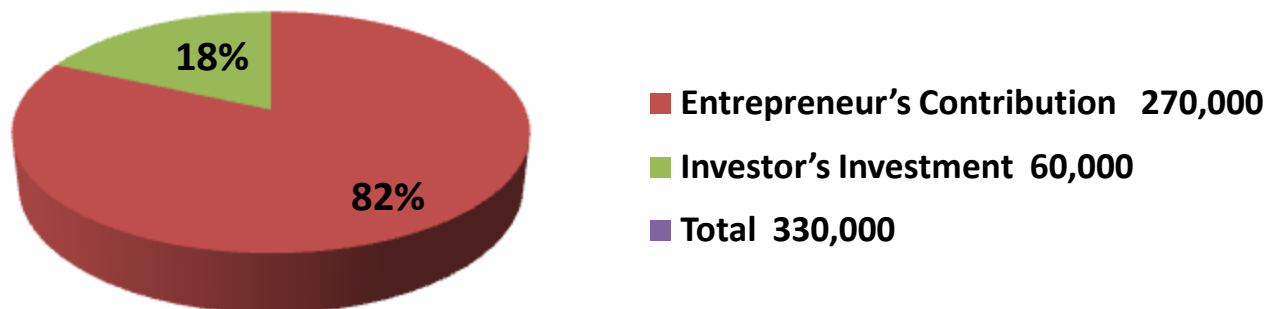
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Orna , Genji, Shirt	2600	78000	936000
Service	500	15000	180000
Total Sales (A)	3100	93000	1116000
Less Variable Expense			
Orna , Genji, Shirt	2210	66300	795600
Total variable Expense (B)	2,210	66300	795600
Contribution Margin (CM) [C=(A-B)]	890	26700	320400
Less Variable Expense			
Rent		4,000	48000
Electricity bill		500	6000
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		6000	72000
Entertainment		500	6000
Guard		50	600
Bank charge		250	3000
Mobile bill		250	3000
Total fixed cost (D)		18,550	222600
Net Profit (E)= [C-D]		8,150	97800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Scarf	100	100	0	40	200	8,000	8,000
Genji	150	150	22,500	100	100	10,000	32,500
Baby dress	100	100	10,000	100	150	15,000	25,000
Shirt	50	300	15,000	50	500	25,000	40,000
Pant	70	500	35,000	20	100	2,000	37,000
Others	1	18000	18,000	0	0	0	18,000
Porlour items	1	49500	49,500	0	0	0	49,500
Security	1	120000	120,000	0	0	0	120,000
Total	473	0	270,000	310	0	60,000	330,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Orna , Genji, Shirt	4500	135000	1620000	1701000	1786050
Service	500	15000	180000	189000	198450
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less Variable Expense					
Orna , Genji, Shirt	3825	114750	1377000	1445850	1518142.5
Total variable Expense (B)	3,825	114750	1377000	1445850	1518142.5
Contribution Margin (CM) [C=(A-B)	1,175	35250	423000	444150	466357.5
Less Variable Expense					
Rent		4,000	48000	48,000	48000
Electricity bill		700	8400	8900	9400
Transportation		2,500	30000	30,500	31000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		6000	72000	72000	72000
Entertainment		500	6000	6000	6000
Guard		50	600	600	600
Bank charge		250	3000	3000	3000
Mobile bill		350	4200	4300	4400
Total fixed cost (D)		19,350	229,200	230,300	231400
Net Profit (E)= [C-D]		15900	190800	213,850	234957.5
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	190,800	213,850	234957.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		166,800	356650
	Total Cash Inflow	250800	380650	591607.5
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	166,800	356650	567607.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 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







NIC-2118

21"



FAMILY PICTURE

