

Proposed NU Business Name: **KAUSAR BOSTRALOY**

Project identification and prepared by: Md. Delower hossain,  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti  
Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. KAUSAR</b>
Age	:	03-06-1991 (26 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Khilgao, P.O: Fulbariya, P.S: Kapashia, 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	:	<b>MINARA</b>
(iii) Father's name	:	<b>TAJUDDIN</b>
(iv) GB member's info	:	Branch: Ranigonj, Centre # 42 (Female), Member ID: 3312, Group No: 05 Member since: 20-05-1980 to 2005 (25 Years) First Loan: BDT 5,000/-, Existing Loan: 25,000/-, Outstanding Loan: None
Further Information:		
(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	:	03 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-307367
Husband's Contact No.	:	01720-638856
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MINARA** joined Grameen Bank since 25 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	:	<b>KAUSAR BOSTRALOY</b>
Location	:	Nachu Market, Kaligonj.
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,60,000 (from existing business) 76% Required Investment BDT 50,000 (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Lungi, Children's Pant, , Goz Cloths,Bkash etc.</li><li>▪Average 20 % gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪He is doing his business in own place.</li><li>▪Collects goods from Narayongonj.</li><li>▪Agreed grace period is 3 months.</li></ul>

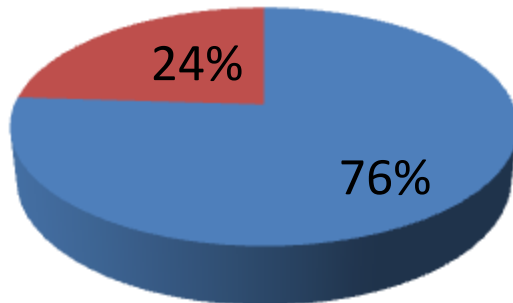
## Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Lungi, Children's Pant, , Goz Cloths, Bkash etc.	3,000	90,000	10,80,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>
<b>Less. Variable Expense</b>			
Lungi, Children's Pant, , Goz Cloths, Bkash etc.	2,400	72,000	8,64,000
<b>Total variable Expense (B)</b>	<b>1125</b>	<b>33,750</b>	<b>4,05,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>
<b>Less. Fixed Expense</b>			
Shop rent		-	-
Electricity Bill		300	3,600
Transportation		700	8,400
Salary (self)		5,000	60,000
Entertainment		150	1,800
Guard		200	2,400
Genarator		300	3,600
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>6,950</b>	<b>83,400</b>
<b>Net Profit (E) [C-D]</b>		<b>11,050</b>	<b>1,32,600</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Children's T-shirt	100 P	100	10,000	50 P	100	5,000	15,000
Children's Pant	20 P	300	6,000	20 P	300	6,000	12,000
Goj cloth	60 P	55	3,300	200 P	55	11,000	14,300
Lungi	20 P	350	7,000	25 P	350	8,750	15,750
Gamcha	20 P	100	2000	30 P	100	3,000	5,000
Jacket	20 P	300	6,000	50 P	300	15,000	21,000
Trouser	20 P	150	3,000	-	-	-	3,000
Sandal	-	-	20,000	-	-	-	20,000
Bkash	-	-	50,000	-	-	-	50,000
Flexiload	-	-	50,000	-	-	-	50,000
Other Items	-	-	2,700	-	-	1,250	3,950
Security	-	-	10,000	-	-	-	10,000
<b>Total</b>			<b>1,60,000</b>			<b>50,000</b>	<b>2,10,000</b>

## Source of Finance



■ Entrepreneur's Contribution- 1,60,000

■ Investor's Investment- 50,000

■ Total Investment-2,10,000

<b>Financial Projection (BDT)</b>					
<b>Particulars</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year (+5%)</b>	<b>3<sup>rd</sup> year (+5%)</b>
<b>Revenue (sales)</b>					
Lungi, Children's Pant, , Goz Cloths, Bkash etc.	4,000	1,20,000	14,40,000	15,12,000	15,87,600
<b>Total Sales (A)</b>	<b>4,000</b>	<b>1,20,000</b>	<b>14,40,000</b>	<b>15,12,000</b>	<b>15,87,600</b>
<b>Less. Variable Expense</b>					
Lungi, Children's Pant, , Goz Cloths, Bkash etc.	3,200	96,000	11,52,000	12,09,600	12,70,080
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>11,52,000</b>	<b>12,09,600</b>	<b>12,70,080</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>800</b>	<b>15,000</b>	<b>1,80,000</b>	<b>1,89,000</b>	<b>1,98,450</b>
<b>Less. Fixed Expense</b>					
Shop rent		-	-	-	-
Electricity Bill		300	3,600	3,800	4,000
Transportation		900	10,800	11,000	11,200
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,500	2,600
Guard		200	2,400	2,400	2,400
Genarator		300	3,600	3,600	3,600
Mobile Bill		300	3,600	3,700	3,800
<b>Total fixed Cost (D)</b>		<b>7,200</b>	<b>84,000</b>	<b>87,000</b>	<b>87,600</b>
<b>Net Profit (E) [C-D)</b>		<b>7,800</b>	<b>96,000</b>	<b>1,02,000</b>	<b>1,10,850</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>96,000</b>	<b>1,02,000</b>	<b>1,10,850</b>
1.4	Opening Balance of Cash Surplus		76,000	1,58,000
	<b>Total Cash Inflow</b>	<b>1,46,000</b>	<b>1,78,000</b>	<b>2,68,850</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>76,000</b>	<b>1,58,000</b>	<b>2,48,850</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের ত

স্ব-স্বল্প নাম: সম্প্রদায়িক বস্তুনিষ্ঠ

ইউনিটের নাম: সংগঠনমূলক, সমাজসেবক প্রকল্প প্রস্তাব প্রদানের তারিখ

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রীঃ সম্প্রদায়িক

বয়স: ২৬ বছর জন্ম তারিখ: ০৬/০৬/১৯৯৯ জাতীয় পরিচ

শিক্ষাগত যোগ্যতা: ৭ম শ্রেণী

বৈবাহিক অবস্থা: বিবাহিত

ছেলে-মেয়ের সংখ্যা: ২

ভাই/বোনের সংখ্যা: ২ ভাই ১ বোন

বর্তমান ঠিকানা: গ্রাম: খিলদাঙ্গা পো: মুলবাড়ী থানা: ...

স্থায়ী ঠিকানা: গ্রাম: ... পো: ... থানা: ...

স্বাক্ষর/মোবাইল নং: ০১৭৬২ ৩০২৩৬২ ...







# FAMILY PICTURE

