

# Proposed NU Business Name: **RAHIM BOSTRO BITAN**



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Dhanbari Unit, Tangail  
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**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ANOWAR</b>
Age	:	01-02-1986 (32Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Dauther 01 Son
No. of siblings:	:	01 Brothers 02 Sisters
Address	:	Vill:Korogram,P.O: Boldiatabazer,P.S: Sorishabari Dist: Jamalpur.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SOBUJA BEGUM</b>
(iii) Father's name	:	<b>SHOHIDULLAH</b>
(iv) GB member's info	:	Branch: Dikpait, Centre # 53 (Female), Member ID: 6653, Group No: 15 Member since:2010 –Running ( 08Years) First loan: BDT = 5,000/= Last Loan = 30,000/=
<b>Further Information:</b>	:	Outstanding loan:= 14,140/=
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	05 years of business experience.
Own Business and Training Info	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-763536
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SOBUJA BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	RAHIM BOSTRO BITAN
Location	:	Dikpait,jamalpur sadar,jamalpur.
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 250,000/- (from existing business) 82% Required Investment BDT 60,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; etc.three piece,lungi,pant.etc.</li> <li>▪Average 20 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing 0 employee.</li> <li>▪The shop is rented .</li> <li>▪Collects goods from .Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
capor,theer pes,pant ,etc	6,000	180,000	2,160,000
servics	0	0	0
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>
<b>Less. Variable Expense</b>			
capor,theer pes,pant ,etc	5,300	159,000	1,908,000
<b>Total variable Expense (B)</b>	<b>5,300</b>	<b>159,000</b>	<b>1,908,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>			
Rent		700	8,400
Electricity Bill		400	4,800
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		8000	96,000
Entertainment		200	2,400
Graud Bill		200	2,400
Generator Bill		0	0
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>15,300</b>	<b>183,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,700</b>	<b>68,400</b>

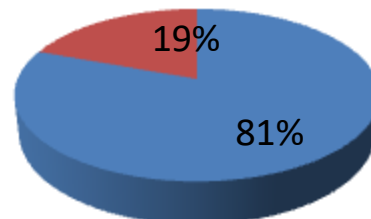
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
capor	200	50	10000	capor	200	50	10,000	20,000
theer pes	50	500	25000	theer pes	100	500	50,000	75,000
pant	50	350	17000	pant			0	17,000
gange	150	150	22000	gange			0	22,000
saet box	30	150	4000	saet box			0	4,000
rademaet capor	50	250	12000	rademaet capor			0	12,000
lunge	100	400	40000	lunge	0	0	0	40,000
			0		0	0	0	0
	0		0	0			0	0
Others			20000	Others			0	20,000
Secuirity of Shop			100000					100,000
Machinaries	0	0	0	Machinaries	0	0	0	0
<b>Total</b>			<b>250,000</b>				<b>60,000</b>	<b>310,000</b>

## Source of Finance

■ Entrepreneur's contibution 250000

■ Investor's Investment 60000

■ Total 310000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
capor,theer pes,pant ,etc	7,000	210,000	2,520,000	2,646,000	
servics	0	0	0	0	
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>	<b>2,646,000</b>	
<b>Less. Variable Expense</b>					
capor,theer pes,pant ,etc	6,160	184,800	2,217,600	2,328,480	
<b>Total variable Expense (B)</b>	<b>6,160</b>	<b>184,800</b>	<b>2,217,600</b>	<b>2,328,480</b>	
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>840</b>	<b>25,200</b>	<b>302,400</b>	<b>317,520</b>	
<b>Less. Fixed Expense</b>					
Rent		700	8,400	8,400	
Electricity Bill		440	5,280	5,544	
Transportation		550	6,600	6,930	
Salary (self)		5,000	60,000	60,000	
Salary (staff)		8,000	96,000	96,000	
Entertainment		220	2,640	2,772	
Graud Bill		220	2,640	2,772	
Generator Bill		0	0	0	
Mobile Bill		315	3,780	3,969	
<b>Non Cash Item</b>					
Depreciation		0	0	0	
<b>Total Fixed Cost</b>		<b>15,445</b>	<b>185,340</b>	<b>186,387</b>	
<b>Net Profit (E) [C-D)</b>		<b>9,755</b>	<b>117,060</b>	<b>131,133</b>	
<b>Investment Payback</b>			<b>36,000</b>	<b>36,000</b>	



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	117,060	131,133	
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		81,060	
	<b>Total Cash Inflow</b>	<b>177,060</b>	<b>212,193</b>	
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000	
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>	
<b>3</b>	<b>Net Cash Surplus</b>	<b>81,060</b>	<b>176,193</b>	

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 09 Years  
Own Business : 09 Years  
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









# FAMILY PICTURE

