

SIRAJ BOSRALOY



Project identification by: Md Sohel Mollah, Jamurkee Unit

Project prepared by: Md. Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MAHMUDUL HOQ
Age	:	05-06-1983 (32 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers and 1 Sister
Present Address	:	Vill: Ratna Uree P.O: Bathulee P.S: Deldower Dist: Tangail
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MALEKA BEGUM
(iii) Father's name	:	MD ANOWER HOSSAIN
(iv) GB member's info	:	Branch: Dobail Deldower Centre # 11 (Male), Member ID: 1484, Group No: 01 Member since: 07-03-1980 (35 Years) First loan: 2,000 taka.
Further Information:	:	Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Six years experience in running business. He has training.
Other Own/Family Sources of Income	:	Father's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732-365684
Mother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Md Anower Hossain is a member of Grameen Bank since 35 years. At first he took 2,000 taka loan from Grameen Bank. Md Anower Hossain gradually took loan from GB. Utilize loan in Agriculture. He made a tin shed house and purchase five decimal land.

Proposed Nobin Udyokta Business Info

Business Name	:	SIRAJ BOSRALOY
Location	:	Main Road, Pakulla bazar, Mirjapur, Tangail
Total Investment in BDT	:	2,00,000 taka
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing cloths like; Shirt, Pant, T-shirt, School Bag, Shirt piece, pant piece, Jeans pant etc.▪Old cloth and Punjabi are sewing here.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Islampur, Dhaka.▪Agreed grace period is 4 months.

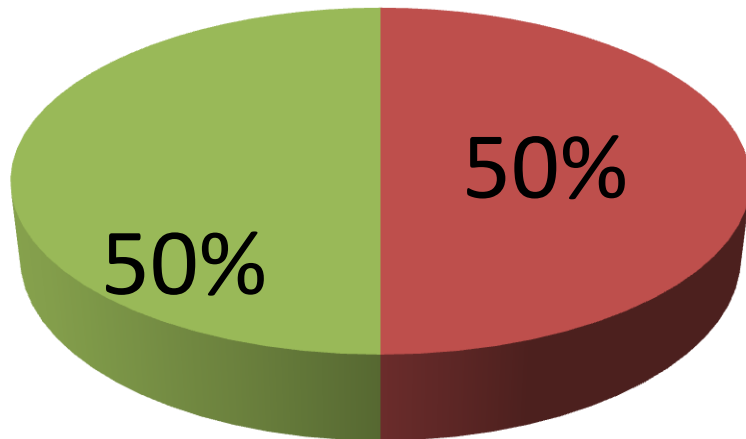
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shirt, Pant, T-shirt, School Bag, Shirt piece, pant piece, Jeans pant etc	2,500	75,000	900,000
Sewing	150	4,500	54,000
Total Sales (A)	2,650	79,500	954,000
Less. Variable Expense			
Shirt, Pant, T-shirt, School Bag, Shirt piece, pant piece, Jeans pant etc	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	650	19,500	234,000
Less. Fixed Expense			
Electricity Bill		700	8,400
Generator Bill		200	2,400
Mobile Bill		300	3,600
Entertainment		200	2,400
Transportation		500	6,000
Guard		80	960
Salary (self)		6,000	72,000
Salary (staff)		3,000	36,000
Total fixed Cost (D)		10,980	131,760
Net Profit (E) [C-D]		8,520	102,240

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt, Pant, T-shirt, School Bag, Shirt piece, pant piece, Jeans pant etc	85,000	1,00,000	1,85,000
Sewing Machine (1)	5,000	-	5,000
Furniture	10,000	-	10,000
Total	1,00,000	1,00,000	2,00,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Shirt, Pant, T-shirt, School Bag, Shirt piece, pant piece, Jeans pant etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Sewing	150	4,500	54,000	56,700	59,535
Total Sales (A)	4,150	124,500	1,494,000	1,568,700	1,647,135
Less. Variable Expense					
Shirt, Pant, T-shirt, School Bag, Shirt piece, pant piece, Jeans pant etc	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	950	28,500	342,000	359,100	377,055
Less. Fixed Expense					
Electricity Bill		700	8,400	9,500	10,000
Generator bill		200	2,400	3,000	3,500
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Entertainment		300	3,600	4,000	4,500
Transportation		800	9,600	10,500	11,500
Guard		80	960	1,200	1,500
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		3,000	36,000	36,000	36,000
Non Cash Item					
Depreciation		83	1,000	1,000	1,000
Total Fixed Cost		13,713	164,560	168,200	171,500
Net Profit (E) [C-D]		14,787	177,440	190,900	205,555
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	177,440	190,900	205,555
1.3	Depreciation (Non cash item)	1,000	1,000	1,000
1.4	Opening Balance of Cash Surplus		138,440	290,340
	Total Cash Inflow	278,440	330,340	496,895
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	138,440	290,340	456,895

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 06 Years
Quality cloth & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

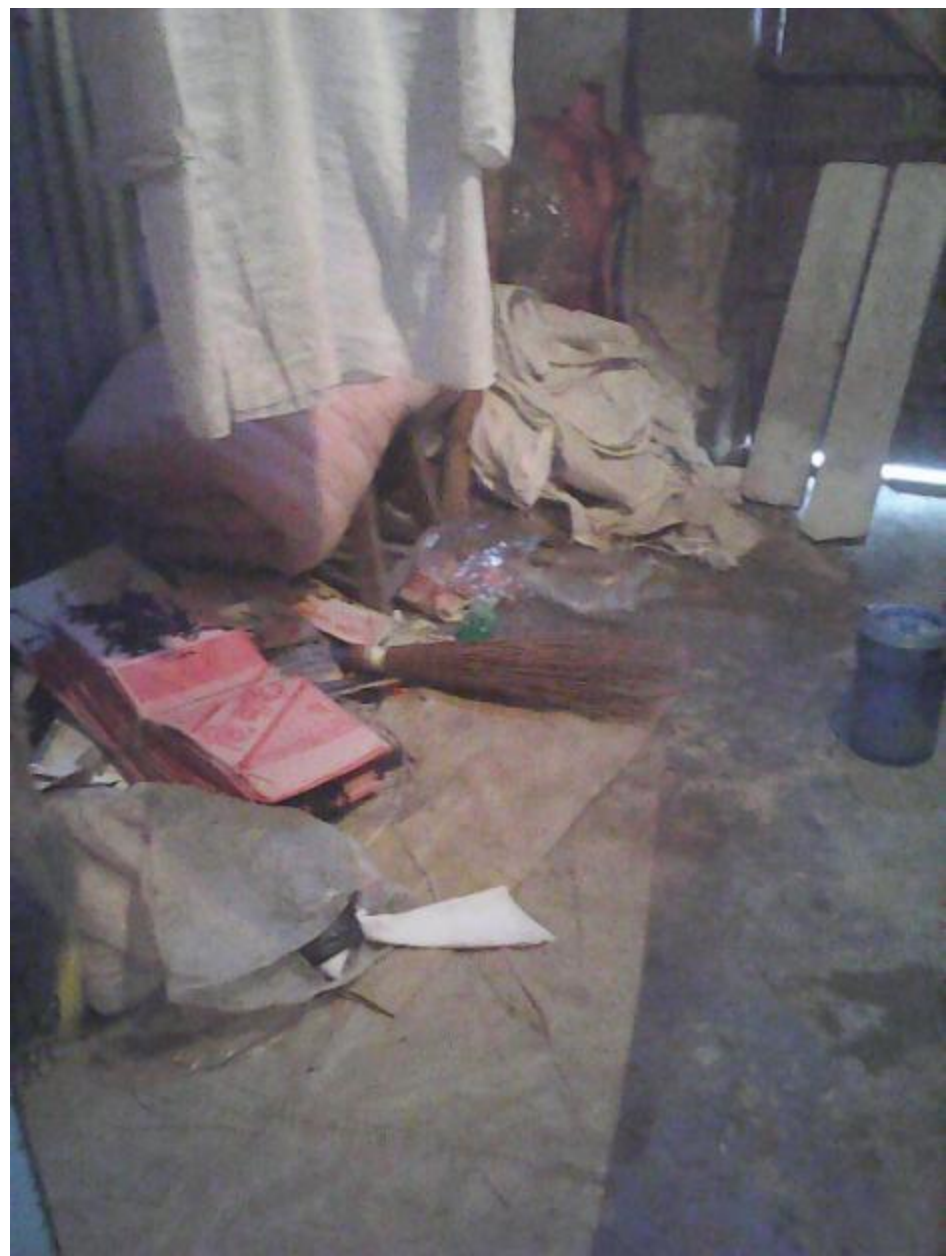
THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures











FAMILY PICTURE

