

Proposed NU Business Name: **SADIA BOSTRALOY**



Project identification and prepared by: Sahab Uddin,
Ashulia Unit, Dhaka

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	ROBIUL ISLAM
Age	:	01-01-1992 (22 Years)
Education, till to date	:	SSC pass
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother and 1 Sister
Address	:	Vill: North Gazirchot P.O: North Gazirchot, P.S: Ashulia Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. LOVELY KHANOM
(iii) Father's name	:	MD ABDUL AZIZ
(iv) GB member's info	:	Branch: Dhamsona , Centre # 71 (Female), Member ID: 6813, Group No: 09 Member since: 11-03-2003 (12 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 40,000 Outstanding loan: BDT 32,080
(v) Who pays GB loan installment	:	Mother
(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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (Busienss)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-931429
Mother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Lovely Khanom is a member of Grameen Bank since 12 years. 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	:	SADIA BOSTRALOY
Location	:	North Gazir Chot, Ashulia, Dhaka
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 3,00,000 (from existing business) 67% Required Investment BDT 1,50,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Saree, Three-piece, Pant, Pant piece, Three quarter pant, winter cloth, Cosmetics item etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Islampur.▪Agreed grace period is 4 months.

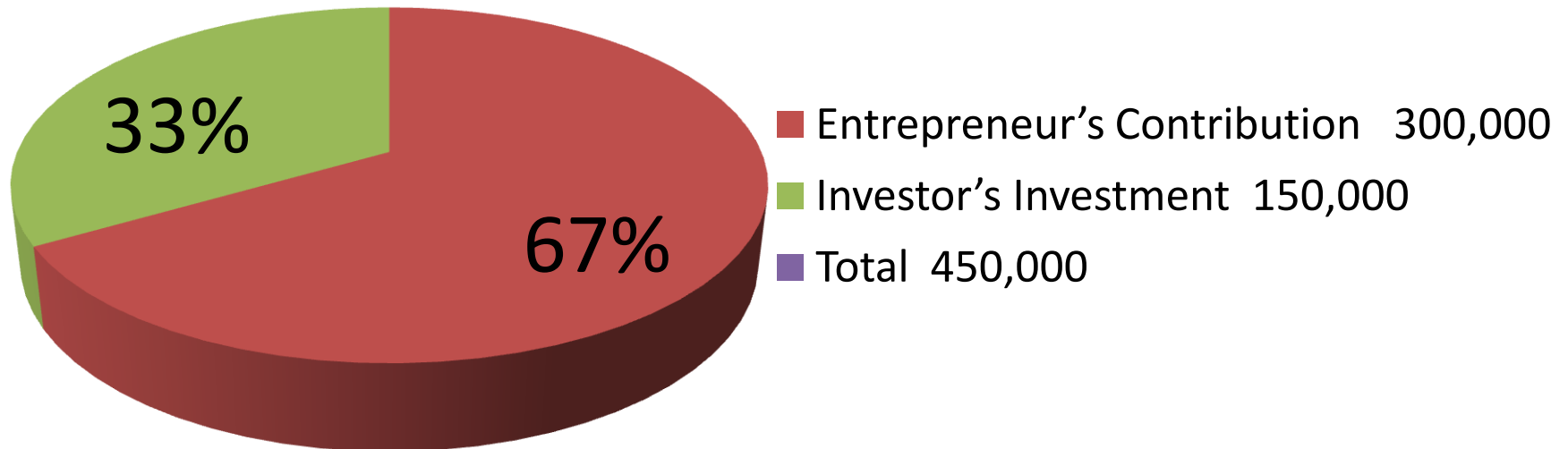
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Saree, Three-piece, Pant, Pant piece, Three quarter pant, winter cloth, Cosmetics item etc	3,400	102,000	1,224,000
Total Sales (A)	3,400	102,000	1,224,000
Less. Variable Expense			
Saree, Three-piece, Pant, Pant piece, Three quarter pant, winter cloth, Cosmetics item etc	2,720	81,600	979,200
Total variable Expense (B)	2,720	81,600	979,200
Contribution Margin (CM) [C=(A-B)]	680	20,400	244,800
Less. Fixed Expense			
Rent		3,000	36,000
Electricity bill		500	6,000
Mobile Bill		300	3,600
Transportation		4,000	48,000
Salary (self)		5,000	60,000
Guard		150	1,800
Entertainment		200	2,400
Total fixed Cost (D)		13,150	157,800
Net Profit (E) [C-D]		7,250	87,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Saree, Three-piece	1,00,000	1,00,000	2,00,000
Pant, Pant piece, Three quarter pant	50,000	25,000	75,000
winter cloth, Cosmetics item etc	50,000	25,000	75,000
Security	1,00,000	-	1,00,000
Total	3,00,000	1,50,000	4,50,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Saree, Three-piece, Pant, Pant piece, Three quarter pant, winter cloth, Cosmetics item etc	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Saree, Three-piece, Pant, Pant piece, Three quarter pant, winter cloth, Cosmetics item etc	4,400	132,000	1,584,000	1,663,200	1,746,360
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360
Contribution Margin (CM) [C=(A-B)	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity bill		300	3,600	4,000	4,500
Mobile bill & SMS Monitoring		400	4,800	5,200	5,500
Transportation		6,000	72,000	74,000	76,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Guard		150	1,800	2,000	2,200
Entertainment		300	3,600	4,000	4,500
Total Fixed Cost		18,150	217,800	221,200	224,700
Net Profit (E) [C-D]		14,850	178,200	194,600	211,890
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	178,200	194,600	211,890
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		118,200	252,800
	Total Cash Inflow	328,200	312,800	464,690
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	118,200	252,800	404,690

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
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











FAMILY PICTURE

