

AL AMIN BOSTRO BIPONI



Project Identification and Prepared by Md. Atikur
Rahman, Elenga Unit, Tangail
Project Verified by: Md. Mizanur Rahman Patwary



**Grameen Shakti
Samajik Byabosha Ltd.**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md.AI Amin
Age	:	01-11-1996 (19 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Mohishzoda P.O: Patitapara P.S.Kalihati 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	:	MOST. SHAHINA BEGUM
(iii) Father's name	:	MOHAMMAD AMINUL ISLAM
(iv) GB member's info	:	Branch: Kokdohora kalihati # 39(Female), Member ID: 3872, Group No: 09 Member since:18-01-2007 (9Years)
Further Information:		First loan: 3000 Taka.
(v) Who pays GB loan installment	:	Existing loan: 250,000 Taka Outstanding loan: 197750Taka 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	:	3 years experience in running business. He has One year hand training from Fathers Business
Other Own/Family Sources of Income	:	Father's income (Pharmacia business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733274129
Father Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	AL AMIN BOSTRO BIPONI
Location	:	Boldi Bazar ,Kalihati, Tangail
Total Investment in BDT	:	BDT 480,000
Financing	:	Self BDT 280,000 (from existing business) 58% Required Investment BDT 2,00,000 (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Security		
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like : Shirt piece, Pant piece, Lungi, Shari, Three piece, Pant etc.▪ Average 20% gain on sales▪ The business is operating by entrepreneur. Existing no employee.▪ After getting equity fund another one employee will be appointed.▪ Collects goods from Dhaka,T angail.▪ Agreed grace period is 4 months.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Shahina Begum is a member of Grameen Bank since 9 years. At first she took 3,000 taka loan from Grameen Bank. Rulia gradually took loan from GB. Utilize loan in her husband Business. She also provide fund her son Business. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Existing Business

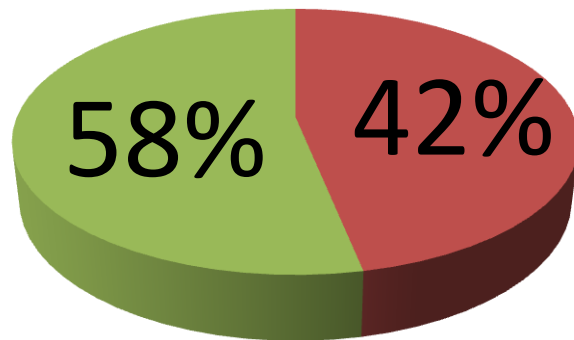
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales: Shirt piece, Pant piece, Lungi, Shari, Three piece, Pant etc.	3,500	105000	1260000
Total Sales (A)	3,500	105000	1260000
Less. Variable Expense	2800	84000	1008000
Total variable Expense (B)	2800	84000	1008000
Contribution Margin (CM) [C=(A-B)]	700	21000	252000
Less. Fixed Expense			
Rent		1100	13200
Salary (self)		5000	60000
Transportation		4,000	48,000
Electricity bill		500	6000
Mobile Bill		300	3600
Entertainment		500	6000
Total fixed Cost (D)		11,400	136800
Net Profit (E) [C-D]		9,600	115200

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Jacket,Pant	50,000	40,000	90,000
Shari, shirt, child dress	110,000	80,000	190,000
Lungi,T- shirt	40,000	30,000	70,000
Cloths,Three piece,Shirt & pant piece	80,000	50,000	130,000
Total	280,000	2,00,000	480,000

Source of Finance



Entrepreneur Contribution:	280,000
Investors Investment	: 2,00,000
Total Investment	: 480,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sales: Shirt piece, Pant piece, Lungi, Shari, Three piece, Pant etc.	5500	165,000	1980,000	20,79000	2182950
Total Sales (A)	5500	165,000	1980,000	20,79000	2182950
Less. Variable Expense	4400	132000	1584000	1663200	1746360
Total variable Expense (B)	4400	132000	1584000	1663200	1746360
Contribution Margin (CM) [C=(A-B)	1100	33000	396000	415800	417590
Less. Fixed Expense					
Rent		1100	13,200	13,200	13200
Salary (staff)		3000	36,000	36,000	36000
Salary (self)		5000	60,000	60,000	60000
Transportation		5,000	60,000	61,000	62000
Electricity bill		500	6,000	6,500	7000
Mobile Bill & SMS Monitoring		400	4800	4800	4800
Entertainment		500	6,000	6,000	6000
Total Fixed Cost		15,500	186,000	187,500	1,89,900
Net Profit (E) [C-D)		17,500	210,000	228300	227690
Investment Payback			80,000	80,000	80,000

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	200,000	-	-
1.2	Net Profit	210,000	228300	227690
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		279590	427890
	Total Cash Inflow	410,000	507890	655580
2	Cash Outflow			
2.1	Purchase of Product	2,00,000	0	0
2.2	Payment of GB Loan	-	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80000	80000
	Total Cash Outflow	280,000	80000	80000
3	Net Cash Surplus	279590	427890	575580

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Scarcity of Labor

OPPORTUNITIES

Huge demand in the community
Location of shop;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures



স্তরের জনগণ।

2015

ডা: মোস্তাক হোসাইন
আল-মদিনা ক্লিনিক















FAMILY PICTURE



ନିମ୍ନଲିଖିତ ସମସ୍ତ ସର୍ତ୍ତାବଳୀ ଗ୍ରହଣ କରି ଉପରୋକ୍ତ ସେବାକୁ ଗ୍ରହଣ କରିବାକୁ ଚାହୁଁଥିବା ଉପଯୁକ୍ତ ଉପାଦାନ ଉପରେ ଉପସ୍ଥାପନ କରାଯାଇଛି।

ପ୍ରତି ୧-୧୫ ବର୍ଷର ଉପରୁ ୬୫ ବର୍ଷର ଉପରୁ ଉପସ୍ଥାପନ କରାଯାଇଥିବା ଉପଯୁକ୍ତ ଉପାଦାନ ଉପରେ ଉପସ୍ଥାପନ କରାଯାଇଛି।

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