

Proposed NU Business Name: **MAA BABER DOA BOSTRALOY**



Project identification and prepared by: MD. Nasir Uddin,
Bason Unit, Dhaka

Project verified by: MD. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAHKOWAT HOSSAIN DULAL
Age	:	10-12-1982 (32 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1 Brothers 3 Sisters
Address	:	Vill: North khailkur, P.O: National University, P.S: Gazipur Sadar, Dist: Gazipur
Parent's and GB related Info		Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(i) Who is GB member	:	MOST. AMENA BEGUM
(ii) Mother's name	:	MD. NAYEB ALI HAZI
(iii) Father's name	:	Branch: Gacha, Gazipur, Centre # 95(Female),
(iv) GB member's info	:	Member ID: 4444, Group No: 10 Member since: 10-12-1995 (20Years) First loan: 5,000 taka. Existing Loan: NIL, Outstanding loan: NIL
Mother 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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Fathers Income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01984-503270
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AMENA BEGUM joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	Maa Baber Doa Bostraloy
Location	:	Board Bazer, Gazipur.
Total Investment in BDT	:	BDT 3,60,000
Financing	:	Self BDT 2,10,000(from existing business) 58% Required Investment BDT 1,50,000(as equity) 42%
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 50,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Long cloth, Print cloth, 3 piece, Lungi, pant, Shart, Gangi, Baby dress, etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪After Getting fund One employee will be appointed. ▪The shop is rented. ▪Collects goods from Konabari, Gulishtan Dhaka. ▪Agreed grace period is 4 months.

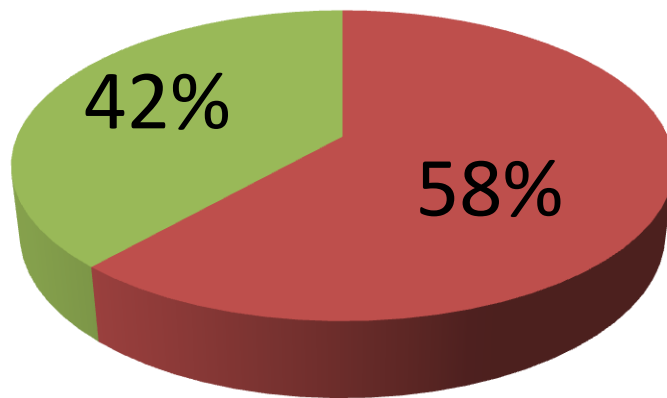
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Long cloth, Print cloth, 3 piece, Lungi, pant, Shart, Gangi, Baby dress, etc.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Long cloth, Print cloth, 3 piece, Lungi, pant, Shart, Gangi, Baby dress, etc.	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		400	4,800
Entertainment		300	3,600
Transportation		1,000	12,000
Mobile bill		500	6,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		9,700	116,400
Net Profit (E) [C-D]		8,300	99,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Long cloth 1200y*50	60,000	25,000	85,000
Print cloth100p*500	50,000	0	50,000
3 piece30p*800	24,000	0	24,000
Lungi 150p*300	45,000	18,000	63,000
Pant 15p*400	6,000	0	6,000
Shart, Gangi, Baby dress, etc.	25,000	0	25,000
Blanket 25 p*3000		75,000	75,000
China blanket 40p*800		32,000	32,000
Total	210,000	150,000	360,000

Source of Finance



- Entrepreneur contribution :210,000
- Investor Investment: 150,000
- Total Investment :360,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Long cloth, Print cloth, 3 piece, Lungi, pant, Shart, Gangi, Baby dress, Blanket, China Blanket, etc.	7,000	210,000	2,520,000	2,646,000
Total Sales (A)	7,000	210,000	2,520,000	2,646,000
Less. Variable Expense				
Long cloth, Print cloth, 3 piece, Lungi, pant, Shart, Gangi, Baby dress, Blanket, China Blanket, etc.	5,950	178,500	2,142,000	2,249,100
Total variable Expense (B)	5,950	178,500	2,142,000	2,249,100
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000	396,900
Less. Fixed Expense				
Rent		2,500	30,000	30,000
Electricity Bill		500	6,000	7,000
Entertainment		500	6,000	6,500
Transportation		1,500	18,000	19,000
Mobile bill		700	8,400	9,000
Salary (self)		5,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000
Total Fixed Cost		14,700	176,400	179,500
Net Profit (E) [C-D]		16,800	201,600	217,400
Investment Payback			90,000	90,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	201,600	217,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		111,600
	Total Cash Inflow	351,600	329,000
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)	90,000	90,000
	Total Cash Outflow	240,000	90,000
3	Net Cash Surplus	111,600	239,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 5 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





Sweet Dream

Sweet Dream

Sweet Dream

THE ORIGINAL
S.S.G.
BABY WEAR
Manufactured by
Salma G...

THE ORIGINAL
S.S.G.
BABY WEAR















গ্রামীণ ব্যাংক

মহজ্ঞ ধানের দাশবই

১৪৮৮

নাম	জামেল	১৪৮৮
কেন্দ্রের নাম	দাশবই	১৪৮৮
শাখা	গাছা, গাজীপুর শাখা	

খার এফ এল

213261

নম্বর : স



গ্রামীণ ব্যাংক

জিপিএস পাশ বই

শাখা, পাজীপুর শাখা

শাখা/অফিস

নাম : অমল
হিসাব নম্বর : প ৪৪৪৪ মেয়াদকাল : ২০২০
হিসাব নম্বর : প মেয়াদকাল :
হিসাব নম্বর : প মেয়াদকাল :

(একাধিক জিপিএস এর হিসাব সংরক্ষণ করা হবে)

2620

নাম

প বই

করুন।
কেন্দ্র মিটিং ছাড়া ঋণের টাকা এককালীন জমার ক্ষেত্রে
ম্যানেজার/সেকেন্ড অফিসারের উপস্থিতিতে শাখায় এসে জমা
দিন।

পাশ বইসহ আমানত রশিদ নিজের কাছে যত্নসহকারে
সংরক্ষণ করুন। হিসাব পরীক্ষার জন্য ব্যাংক থেকে পাশ বই
গ্রহণ করা হলে, পাশ বই ব্যাংকে জমা দেয়ার পরবর্তী সাত
দিনের মধ্যে ফেরৎ নিন।

স্বাধী নং : ৪৪৪৪
গ্রুপ নং : ০০
কেন্দ্র নং : ০০০
কেন্দ্রের নাম : পাজীপুর শাখা
বই ইস্যুর তারিখ : ০৫/০৫/২০
শাখা ব্যবস্থাপকের স্বাক্ষর : পাশ



গ্রামীণ ব্যাংক

মহাজ গ্রামের পাশবই

২৪৮৮

নাম	জামেল	৪৪৪৪
কেন্দ্রের নাম	দায়িত্ব কু ও দাস	নওদা
শাখা	গাছা, গাজীপুর শাখা	

FAMILY PICTURE

