

Proposed NU Business Name: **B D ASIA**



Project identification and prepared by: Md. Nurul Islam,
Dakshinkhan Unit, Dhaka
Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD ZAKIR HOSSAIN |
| Age | : | 14-02-1994 (21 Years) |
| Education, till to date | : | HSC |
| Marital status | : | Married |
| Children | : | 1 Daughter |
| No. of siblings: | : | 6 Brothers |
| Address | : | Vill: Holan, P.O: Dakshinkhan, P.S: Dakshinkhan, 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. SOMOLA BEGUM |
| (iii) Father's name | : | LATE. KADAM ALI |
| (iv) GB member's info | : | Branch: Dakshinkhan, Centre # 76 (Female), Member ID: 8211, Group No: 05 Member since: 15-02-1997 (18 Years) First loan: BDT 5,000 /- |
| Further Information: | | Existing loan: BDT 50,000/-, Outstanding loan: BDT 47,800/- |
| (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 | : | 05 years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | Business |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01629-112833 |
| Family's Contact No. | : | 01780,276672, 01949-664456 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SOMOLA BEGUM joined Grameen Bank since 18 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 | : | B D ASIA |
| Location | : | Holan, Namapara, Dakshinkhan, 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 | : | 25 ft x 12 ft= 120 square ft |
| Security of the shop | : | BDT 20,000/- |
| Implementation | : | <ul style="list-style-type: none">▪Manufacturer of pillow.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing three employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Bashundora.▪Agreed grace period is 4 months. |

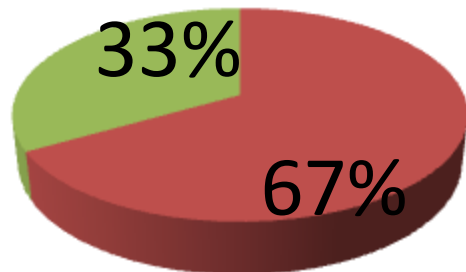
Existing Business (BDT)

| Particular | Monthly | Yearly |
|---|----------------|------------------|
| Revenue (sales) | | |
| Bedding Item (500p x 300) | 150,000 | 1,800,000 |
| Total Sales (A) | 150,000 | 1,800,000 |
| Less. Variable Expense | | |
| Bedding Item (500p x 210) | 105,000 | 1,260,000 |
| Total variable Expense (B) | 105,000 | 1,260,000 |
| Contribution Margin (CM) [C=(A-B)] | 45,000 | 540,000 |
| Less. Fixed Expense | | |
| Rent | 3,500 | 42,000 |
| Electricity Bill | 3,000 | 36,000 |
| Mobile Bill | 500 | 6,000 |
| Salary (self) | 5,000 | 60,000 |
| Transportation | 5,000 | 60,000 |
| Salary (staff) (3) | 15,000 | 180,000 |
| Total fixed Cost (D) | 32,000 | 384,000 |
| Net Profit (E) [C-D] | 13,000 | 156,000 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|------------------------|----------------|----------------|----------------|
| White Cotton | 10,000 | 10,000 | 20,000 |
| Cover (1300 x 30) | 39,000 | 30,000 | 69,000 |
| Pillow (600 x 210) | 126,000 | - | 126,000 |
| Polly bag (2,000 x 10) | 20,000 | 20,000 | 40,000 |
| Fiber (300 x 200) | 60,000 | 90,000 | 150,000 |
| Sewing Machine (2) | 20,000 | - | 20,000 |
| Scale Machine (2) | 10,000 | - | 10,000 |
| Roller | 15,000 | - | 15,000 |
| Total | 300,000 | 150,000 | 450,000 |

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 150,000
- Total 450,000

Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2nd Year |
|---|----------------|------------------|------------------|
| Revenue (sales) | | | |
| Bedding Item (700p x 300) | 210,000 | 2,520,000 | 2,646,000 |
| Total Sales (A) | 210,000 | 2,520,000 | 2,646,000 |
| Less. Variable Expense | | | |
| Bedding Item (700p x 210) | 147,000 | 1,764,000 | 1,852,200 |
| Total variable Expense (B) | 147,000 | 1,764,000 | 1,852,200 |
| Contribution Margin (CM) [C=(A-B)] | 63,000 | 756,000 | 793,800 |
| Less. Fixed Expense | | | |
| Rent | 3,500 | 42,000 | 42,000 |
| Electricity Bill | 3,500 | 42,000 | 43,000 |
| Mobile Bill | 600 | 7,200 | 14,000 |
| Salary (self) | 5,000 | 60,000 | 60,000 |
| Transportation | 7,000 | 84,000 | 86,000 |
| Salary (staff) (4) | 20,000 | 240,000 | 240,000 |
| Non Cash Item | | | |
| Depreciation | 750 | 9,000 | 9,000 |
| Total Fixed Cost | 40,350 | 484,200 | 494,000 |
| Net Profit (E) [C-D] | 22,650 | 271,800 | 299,800 |
| Investment Payback | | 90,000 | 90,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 150,000 | |
| 1.2 | Net Profit | 271,800 | 299,800 |
| 1.3 | Depreciation (Non cash item) | 9,000 | 9,000 |
| 1.4 | Opening Balance of Cash Surplus | | 190,800 |
| | Total Cash Inflow | 430,800 | 499,600 |
| 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 | 190,800 | 409,600 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
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















গ্রামীণ ব্যাংক

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মহজ ধানের দাশবই

৬২০১

নাম

সুজানা বসু

কেন্দ্রের নাম


বুলোয়ন গ্রাম

শাখা

মুন্সিগঞ্জ

(Handwritten signature in red ink)


গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 গণপ্রজাতন্ত্রী বাংলাদেশ সরকার / জনপ্রিয় পরিষদ দপ্তর



নাম: মোঃ জাকির হোসেন
 Name: MD. JAKIR HOSSAIN
 পিতা: জেড কুতব আলী
 মাতা: জেডেজ সফা বেগম
 Date of Birth: 14 Feb 1984
 ID NO: 19942611038000191


এই কার্ডটি বাংলাদেশী জনপ্রিয় পরিষদের সম্পত্তি। কার্ডটি বাংলাদেশী নাগরিকদের
 প্রবেশের ক্ষেত্রে মাত্র ১৫মিনিটের মধ্যে সীমিত করা হয়েছে এবং পুনঃপ্রবেশ করা যাবে না।
 ঠিকানা: জনপ্রিয় পরিষদ, ঢাকা-১১০০, বাংলাদেশ, ঢাকা

স্বাক্ষর: মোঃ জাকির হোসেন
 জনপ্রিয় পরিষদের সচিব



ইউ.পি.ফরম-১৩
 পরিশিষ্ট-১৩

দক্ষিণখান আদর্শ ইউনি



পোস্ট : দক্ষিণখান, থানা : দক্ষিণখান, ঢাকা

ট্রেড লাইসেন্স

লাইসেন্স নং: 2818
 প্রতিষ্ঠানের নাম: বিবি টি টেক্সটাইল
 মালিক ১। মোঃ জাকির হোসেন পিতা/স্বামীর নাম
 ২। পিতা/স্বামীর নাম
 ৩। পিতা/স্বামীর নাম

ঠিকানা: ২নং দক্ষিণখান, ঢাকা

ব্যবসার ধরন: বস্ত্র-শ্রী

উল্লেখিত প্রতিষ্ঠানের অনুকূলে ৪৪০৭ কক্ষ ৬৩০ নং
 লাইসেন্স ফি গ্রহণ করিয়া ২০১৫ - ২০১৬ সালের জন্য ব্যবসা পরিচালনার অনুমতি
 ৩০-০৬-২০১৫ সন পর্যন্ত এই লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি বছর

লেখকের স্বাক্ষর: মোঃ জাকির হোসেন
 সচিবের স্বাক্ষর: মোঃ মাহবুব আলম
 সচিব
 দক্ষিণখান আদর্শ ইউনিয়ন পরিষদ
 দক্ষিণখান, ঢাকা-১১০০

FAMILY PICTURE

