

Proposed NU Business Name: **MS BISMILLAH BOSTRALOY**



Project identification and prepared by: Md. Shahjamal Siraji,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. ARIFUL ISLAM |
| Age | : | 26-08-1989(26 Years) |
| Education, till to date | : | CLASS 9 |
| Marital status | : | Married |
| Children | : | 1 Daughter |
| No. of siblings: | : | 2 Brother & 3 Sisters |
| Address | : | Vill: Aatvag, P.O: Dhokrakul, P.S: Puthiya, Dist: Rajshahi |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MST. ANOWARA BEGUM |
| (iii) Father's name | : | MD. AMIRUL ISLAM |
| (iv) GB member's info | : | Branch: Shilmaria, Puthiya Centre # 66 (Female), Member ID: 2304, Group No: 02 Member since: 1997(14Years) First loan: BDT - 3000 |
| Further Information: | | Existing Loan: BDT 50000, Outstanding loan: NIL |
| (v) Who pays GB loan installment | : | N/A |
| (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 | : | 10 years experience in running business. He has 8 Year training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01727011482 |
| Mother's Contact No. | : | 01754556826 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANOWARA BEGUM joined Grameen Bank since 14years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MS BISMILLAH BOSTRALOY |
| Location | : | Nowpara bazar, puthia |
| Total Investment in BDT | : | BDT 580000/- |
| Financing | : | Self BDT 430000/- (from existing business) 74% Required Investment BDT 1,50,000/- (as equity) 26% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 25 ft x 10 ft = 250 square ft |
| Security of the shop | : | BDT 52000/- |
| Implementation | : | <ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; cloth.▪ Average 10% gain on sale.▪ The business is operating by entrepreneur. Existing 3 employees. After getting equity fund 2 employee will be appointed.▪ The shop is rented.▪ Agreed grace period is 3 months. |

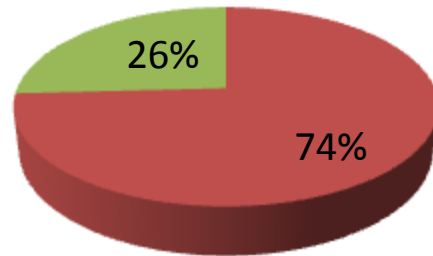
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------|---------|
| Revenue(Sales) | | | |
| Sharee,lungi,Pant piece etc | 10000 | 300000 | 3600000 |
| | | | |
| Total Sales (A) | 10000 | 300000 | 3600000 |
| Less Variable Expense | | | |
| Sharee,lungi,Pant piece etc | 9000 | 270000 | 3240000 |
| Total variable Expense (B) | 9,000 | 270000 | 3240000 |
| Contribution Margin (CM) [C=(A-B)] | 1,000 | 30000 | 360000 |
| Less Variable Expense | | | |
| Rent | | 2,100 | 25200 |
| Electricity bill | | 1000 | 12000 |
| Transportation | | 5,000 | 60000 |
| Salary (self) | | 5000 | 60000 |
| Salary(Staff) | | 5000 | 60000 |
| Entertainment | | 1000 | 12000 |
| Guard | | 180 | 2160 |
| Generator | | 500 | 6000 |
| Mobile bill | | 500 | 6000 |
| Total fixed cost (D) | | 19,780 | 237360 |
| Net Profit (E)= [C-D] | | 10,220 | 122640 |

Investment Breakdown

| Particulars | Existing | Proposed | Total |
|-------------------------------|----------|----------|---------|
| Share, lungi, pant, shirt | 265,000 | 90,000 | 355,000 |
| Three piece, Long cloth, | 65,000 | 60,000 | 125,000 |
| Readymade garments, mobile | 70,000 | 0 | 70,000 |
| Rack, Fan, cash, computer etc | 30,000 | 0 | 30,000 |
| | 430,000 | 150,000 | 580,000 |

Source of Finance



- Entrepreneur's Contribution 430,000
- Investor's Investment 150,000
- Total 580,000

Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|--|--------|---------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Sharee,lungi,Pant piece etc | 13000 | 390000 | 4680000 | 4914000 | 5159700 |
| Item | | | | | |
| Total Sales (A) | 13000 | 390000 | 4680000 | 4914000 | 5159700 |
| Less Variable Expense | | | | | |
| Sharee,lungi,Pant piece etc | 11700 | 351000 | 4212000 | 4422600 | 4643730 |
| Item | | | | | |
| Total variable Expense (B) | 11,700 | 351000 | 4212000 | 4422600 | 4643730 |
| Contribution Margin (CM) [C=(A-B) | 1,300 | 39000 | 468000 | 491400 | 515970 |
| Less Variable Expense | | | | | |
| Rent | | 2,100 | 25200 | 25,200 | 25200 |
| Electricity bill | | 1000 | 12000 | 12400 | 12800 |
| Transportation | | 5,000 | 60,000 | 61,000 | 62000 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(Staff) | | 5000 | 60000 | 60000 | 60000 |
| Entertainment | | 1000 | 12000 | 12000 | 12000 |
| Guard | | 180 | 2160 | 2160 | 2160 |
| Generator | | 500 | 6000 | 6000 | 6000 |
| Mobile bill | | 500 | 6000 | 6200 | 6400 |
| Total fixed cost (D) | | 20,100 | 241,200 | 242,800 | 240560 |
| Net Profit (E)= [C-D] | | 18900 | 226800 | 248,600 | 275410 |
| Investment Payback | | | 60,000 | 60,000 | 60,000 |

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

| SR# | 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 | 226,800 | 248,600 | 275410 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 166,800 | 355400 |
| | Total Cash Inflow | 376800 | 415400 | 630810 |
| 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) | 60000 | 60000 | 60000 |
| | Total Cash Outflow | 210,000 | 60000 | |
| 3 | Net Cash Surplus | 166,800 | 355400 | 570810 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

মেসার্স

মোবাঃ ০১৭২৭-০১১৪৮২, ০১৭৪০-৯৭৫১৯৫

বিস্মিন্দিপ্লাহ

বস্ত্রালয়







bKash

শিবব





প্রয়োজনে পাশে
বিকাশ

bKash



কেটি প্লাস ব্যাংক ব্যাংক গ্রুপ

মেসার্স
বিস্
মিল্লা
হু
বস্ত্রা
লয়

ডাচ বাংলা ব্যাংক



এখানে বিকাশ করুন



বিকাশ
করুন
এখানে

মেসার্স
বিস্
মিল্লা
হু
বস্ত্রা
লয়



৳১১১১০০

অর্থসচিব - জাতিসংঘের উন্নয়ন কর্মসূচী, ঢাকা-১৯১০

Handwritten signature and name in Bengali.

জাতীয় পরিচয়পত্র
 National Identity Card / জাতীয় পরিচয় পত্র

নাম: মোঃ হারিসুল ইসলাম (মিলি)
 Name: MR. Harisul Islam (Mili)
 পিতা: মোঃ হারিসুল ইসলাম
 তারিখ: জাতিসংঘের উন্নয়ন কর্মসূচী
 Date of Birth: 26 Aug 1989
 ID NO: 19898118240000048

জাতীয় পরিচয়পত্রের ব্যক্তিগত তথ্য

জাতীয় পরিচয়পত্রের ব্যক্তিগত তথ্য

জাতীয় পরিচয়পত্রের ব্যক্তিগত তথ্য

আমি মোঃ হারিসুল ইসলাম মিলি (নাম: আব্দুল হারিসুল ইসলাম) জাতিসংঘের উন্নয়ন কর্মসূচীতে কর্মরত আছি।

আমি মোঃ হারিসুল ইসলাম মিলি (নাম: আব্দুল হারিসুল ইসলাম) জাতিসংঘের উন্নয়ন কর্মসূচীতে কর্মরত আছি।

Handwritten signature and name in Bengali.

ড্রেড লাইসেন্স
 ৪নং জালুকগাছী, হাটমিয়ন পরিষদ।
 মান/বিদ্যালয়: পুটিয়া, মেলা ও হাজরাগাছী।

ক্রমিক নং: 346

নাম: মোঃ হারিসুল ইসলাম মিলি

পিতা বা পূর্ব নাম: মোঃ হারিসুল ইসলাম

বিশেষ: জাতিসংঘের উন্নয়ন কর্মসূচী

তারিখ: ২০১৮

স্বাক্ষর: মোঃ হারিসুল ইসলাম

স্বাক্ষর: মোঃ হারিসুল ইসলাম

Handwritten signature and name in Bengali.

FAMILY PICTURE

