

Proposed NU Business Name: **Gonesh Textail**



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Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Mithun Chandraw Dass
Age	:	22-12-1993(25 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Not
No. of siblings:	:	1Brother, 1 Sister.
Address	:	Vill: Kabilapara , P.O:Porabari, P.S: Tangail sadar, 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	:	Chaina rani Dass
(iii) Father's name	:	Liton Chandro Dass
(iv) GB member's info	:	Branch:Rakhitt Belta , Centre # 25 (Female), Member ID 9250 , Group No:10 Member since:02/05/2011(7 Year) First loan: BDT 5000 /- Outstanding loan: Nil:6040
Further Information:		
(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	:	6 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760-533660
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadarUnit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Chaina rani Dass joined Grameen Bank 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Bussines.

Proposed Nobin Udyokta Business Info

Business Name	:	Gonesh Textail,
Location	:	Purbo Kabila para, Tangail
Total Investment in BDT	:	BDT 155,000/-
Financing	:	Self BDT 95,000/- (from existing business) 61 % Required Investment BDT 60,000/- (as equity) 39 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	32 ft x 15 ft= 480 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; hand Loom,Sharee,Cotton etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 2 employee.▪The shop is not rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

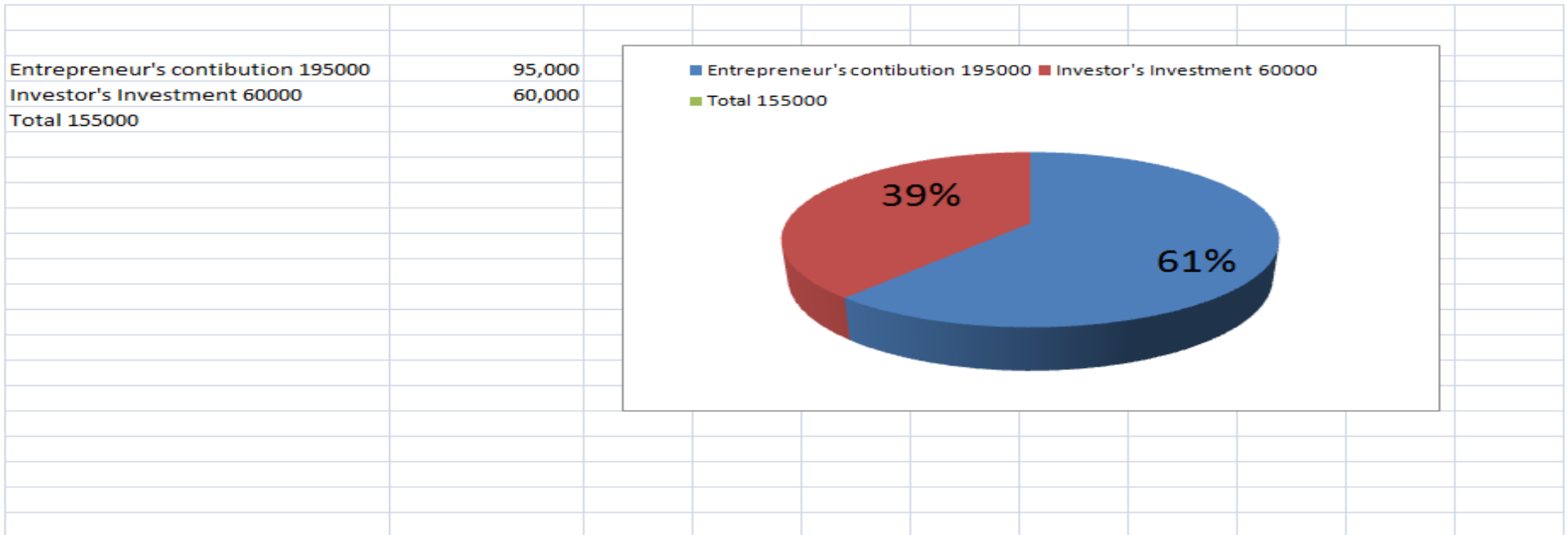
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
hand Loom,Sharee,Cotton et c.	0	175,000	2,100,000
	0	0	0
Total Sales (A)	0	175,000	2,100,000
Less. Variable Expense			
hand Loom,Sharee,Cotton etc	0	148,750	1,785,000
Total variable Expense (B)	0	148,750	1,785,000
Contribution Margin (CM) [C=(A-B)]	0	26,250	315,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		2000	24,000
Transportation		3,000	36,000
Mobile Bill		300	3,600
Entertainment		300	3,600
Salary(Staff)		10,000	120,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		20,600	247,200
Net Profit (E) [C-D]		5,650	67,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
hand Loom	60,000	60,000	120,000
Sharee	32,000	0	32,000
Cotton	3,000	0	3,000
Total	95,000	60,000	155,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
shand Loom,Sharee,Cotton	0	200,000	2,400,000	2,520,000	2,646,000
	0	0	0	0	0
Total Sales (A)	0	200,000	2,400,000	2,520,000	2,646,000
Less. Variable Expense					
hand Loom,Sharee,Cotton	0	170,000	2,040,000	2,142,000	2,249,100
Total variable Expense (B)	0	170,000	2,040,000	2,142,000	2,249,100
Contribution Margin (CM) [C=(A-B)]	0	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Electricity Bill		2000	24,000	24,000	24,000
Transportation		3,000	36,000	36,000	36,000
Mobile Bill		400	4,800	4,800	4,800
Entertainment		300	3,600	3,600	3,600
Salary (sttaf)		10,000	120,000	120,000	120,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		20,700	248,400	248,400	248,400
Net Profit (E) [C-D]		9,300	111,600	129,600	148,500
Investment Payback			24,000	24,000	24,000

**Cash flow projection on business plne
(rec.&Pay)**

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	111,600	129,600	148,500
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		87,600	193,200
	Total Cash Inflow	171,600	217,200	341,700
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	87,600	193,200	317,700

SWOT ANALYSIS

STRENGTH

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

