

Proposed NU Business Name: **HOQUE SUTA GHORE & COSMETIC KORNER**



Project identification and prepared by: Md Shah Alom,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ABU RAIHAN
Age	:	05-01-1991(26 Years)
Education, till to date	:	Nine
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	-
Address	:	Vill: Masterpara, P.O: Dupchachia, P.S: Dupchachia Dist: Bogra
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. HENA BIBI
(iii) Father's name	:	MD. AMZAD HOSEN
(iv) GB member's info	:	Branch: Chalunza Sibgonj, Centre # 09(Female), Member ID: 2534/1 , Group No: 05 Member since: 15-03-1993 (06 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 8000, Outstanding loan: BDT Nil
(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	:	08 years experience in running business. 07 years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-385571
Mother's Contact No.	:	01712-605688
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HENA BIBI joined Grameen Bank since 24 years 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	:	HOQUE SUTA GHORE & COSMETIC KORNAR
Location	:	Khondokar Market,C O Office Road, Dupchachia
Total Investment in BDT	:	BDT 857,000/-
Financing	:	Self BDT 807,000/-(from existing business) 94% Required Investment BDT 50,000/-(as equity) 6%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	60 ft x 30 ft = 1800 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Suwing Machin, PowerMachin, Suta,Kachi, & Les etc▪The business is operating by entrepreneur. Existing 02 employee.▪01 will be appointed in the future.▪Collects goods from Bogra, Dhaka▪Agreed grace period is 3 months.

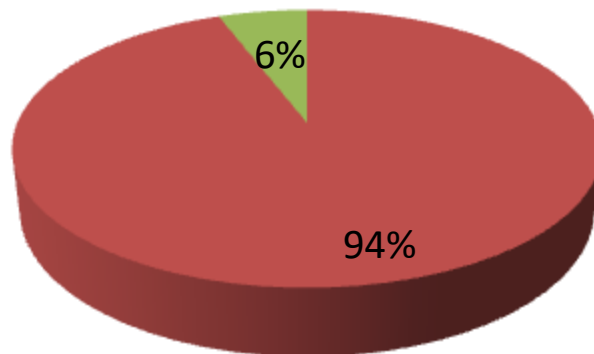
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Suwing Machin, PowerMachin, Suta,Kachi	20,000	600000	7200000
Total Sales (A)	20,000	600000	7200000
Less Variable Expense			
Suwing Machin, PowerMachin, Suta,Kachi	18000	540000	6480000
Total variable Expense (B)	18,000	540000	6480000
Contribution Margin (CM) [C=(A-B)	2,000	60000	720000
Less Variable Expense			
Rent		8,500	102000
Electricity bill		1500	18000
Transportation		5000	60000
Salary (self)		5000	60000
Salary(Staff)		8,000	96000
Entertainment		500	6000
Genaretor		550	6600
Mobile bill		300	3600
Total fixed cost (D)		29,350	352200
Net Profit (E)= [C-D]		30,650	367800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Suwing machin	80	3000	240000	4	3000	12000	252000
Power machin	12	16,000	192000	2	16,000	32000	224000
Suta Item	5	20,000	100000	1	6,000	6000	106000
Kachi	100	105	10500	0	0	0	10500
Butam	100	250	25000	0	0	0	25000
Bokrom	500	100	50000	0	0	0	50000
Lesh	5	350	1750	0	0	0	1750
Motor	25	500	12500	0	0	0	12500
Others	1	25,250	25250	0	0	0	25250
Security	1	150,000	150000	0	0	0	150000
Total	829		807,000	7	0	50,000	857000

Source of Finance



- Entrepreneur's Contribution 807,000
- Investor's Investment 50,000
- Total 857,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Suwing Machin, PowerMachin, Suta,Kachi	25,000	750000	9000000	9450000	9922500
Total Sales (A)	25,000	750000	9000000	9450000	9922500
Less Variable Expense				0	0
Suwing Machin, PowerMachin, Suta,Kachi	22500	675000	8100000	8505000	8930250
Total variable Expense (B)	22,500	675000	8100000	8505000	8930250
Contribution Margin (CM) [C=(A-B)	2,500	75000	900000	945000	992250
Less Variable Expense				0	0
Rent		8,500	102000	107100	112455
Electricity bill		1500	18000	18900	19845
Transportation		600	7200	7560	7938
Salary (self)		5000	60000	63000	66150
Salary(Staff)		11000	132000	138600	145530
Entertainment		700	8400	8820	9261
Genaretor		600	7200	7560	7938
Mobile bill		500	6000	6300	6615
Total fixed cost (D)		28,400	340800	357840	375732
Net Profit (E)= [C-D]		46,600	559200	587160	616518
Investment Payback			20,000	20,000	20,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	559200	587160	616518
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		539,200	1,106,360
	Total Cash Inflow	609,200	1,126,360	1,722,878
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	539,200	1106360	1702878

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:02,Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

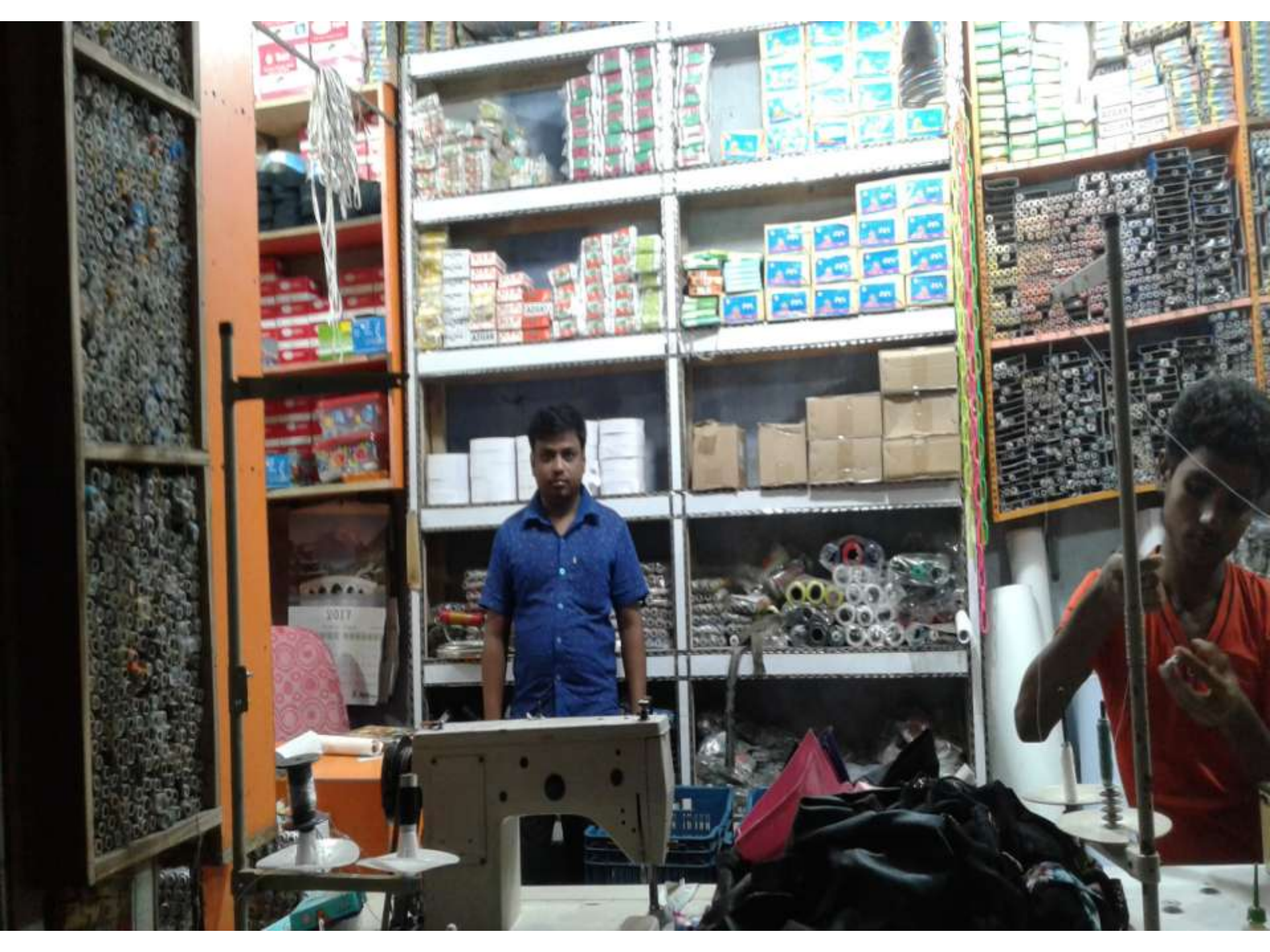
Huge demand in the community
Location of shop; Khondokar Market, C O
Office Road, Dupchachia
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

