### Proposed NU Business Name: SWEETY BOSRALAY & TAILORS



Project identification and prepared by: Md. Delower hossain, Bashon Unit, Gazipur Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta					
Name	:	TOPON CHANDRO DASH			
Age	:	08-09-1991 (25Y <i>ears)</i>			
Education, till to date	:	SSC			
Marital status	:	Single			
Children	:	N/A			
No. of siblings:	:	02 Brothers 02 Sisters			
Address	:	Vill: Kodda (Maji para) P.O: Kodda bazer P.S: Joydevpur Dist: Gazipur			
Parent's and GB related Info					
(i) Who is GB member	:	Mother			
(ii) Mother's name	:	ANJONA RANI DASH			
(iii) Father's name	:	NIRMOL CHANDRO DASH			
(iv) GB member's info	:	Branch: Bashon, Centre # 6(Female),			
		Member ID: 1137, Group No: 02			
		Member since: 07-06-2006 (10 Years)			
		First loan: BDT 5000/-			
Further Information:		Existing loan: 100000 Outstanding loan: BDT 21800			
(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	:	4years experience in running business.
Training Info	:	He has 04 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913564382
Family's Contact No.	:	01763603221
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

### **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

**Anjona Rani Dash** joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

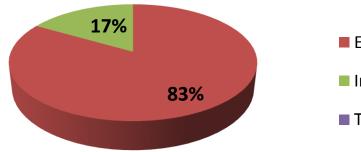
Proposed Nobin Udyokta Business Info					
Business Name	:	SWEETY BOSRALAY & TAILORS			
Location	:	Naojor			
Total Investment in BDT	:	BDT 600000/-			
Financing	:	Self BDT 500000/- (from existing business) 83% Required Investment BDT 1,00,000/- (as equity) 17%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	108ft x 12 ft= 216 square ft			
Security of the shop	:	50,000			
Implementation		<ul> <li>The business is planned to be scaled up by investment in existing goods like; Sharee,Lungi,Three pice,Print kapor,Gos kapor,Shart pice,pant pice etc.</li> <li>Average 15% gain on sales.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>After getting equity fund no employee will be appointed.</li> <li>The Shop Rent.</li> <li>Collects goods from Dhaka.</li> <li>Agreed grace period is 3 months.</li> </ul>			

Existing Business (BDT) D					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Sharee,Lungi,Three pice,Print kapor,Gos kapor,Shart					
pice,pant pice etc.	6000	180000	2160000		
Total Sales (A)	6000	180000	2160000		
Less. Variable Expense					
.Sharee,Lungi,Three pice,Print kapor,Gos kapor,Shart					
pice,pant pice etc.	5160	154800	1857600		
Total variable Expense (B)	3400	102	1224000		
Contribution Margin (CM) [C=(A-B)	840	25200	302400		
Less. Fixed Expense					
Rent		6000	72000		
Electricity Bill		1000	12000		
Mobile Bill		300	3600		
Salary (self)		5000	60000		
Transportation		800	9600		
Entertainment		150	1800		
Guard		200	2400		
Generator		300	3600		
Total fixed Cost (D)		13750	165000		
Net Profit (E) [C-D)		11450	137400		

Investment	Break	<b>(d</b>	own

Particulars	Existing	Proposed	Proposed Total
Sharee	150000	40000	75000
Lungi	60000	35000	95000
Three pice	45000	-	32000
Shirt	30000	5000	25000
Pant	52500	20000	44500
Oorna/Combole/Chador	84750	-	3500
Than Kapor	16000	-	50000
Others	11750		
Security	50000		50000
Total :	500000	100000	600000

#### Source of Finance



- Entrepreneur's Contribution 500,000
- Investor's Investment 100,000
- Total 600,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Three pice,Orna,Print kapor,Gos kapor etc.	8000	240000	2880000	3024000	
Total Sales (A)	8000	240000	2880000	3024000	
Less. Variable Expense					
Three pice,Orna,Print kapor,Gos kapor etc.	6880	206400	2476800	2600640	
Total variable Expense (B)	6880	206400	2476800	2600640	
Contribution Margin (CM) [C=(A-B)	1120	33600	403200	423360	
Less. Fixed Expense					
Rent		6000	72000	72000	
Electricity Bill		1000	12000	12000	
Mobile Bill		350	4200	4300	
Salary (self)		5000	60000	60000	
Transportation		1500	18000	19000	
Entertainment		200	2400	2500	
Guard		200	2400	2500	
Generator		300	3600	3600	
Total fixed Cost (D)		14550	174600	175900	
Net Profit (E) [C-D)		19050	228600	247460	
Investment Payback			60000	60000	

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

<i>SI #</i>	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	-
1.2	Net Profit	228600	247460
1.3	Depreciation (Non cash item)	-	-
1.4	Opening Balance of Cash Surplus	-	168600
	Total Cash Inflow	328600	416060
2	Cash Outflow		-
2.1	Purchase of Product	1,00,000	-
2.2	Payment of GB Loan		-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	168600	356060



# Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 4 Years Quality goods & services; Skill and experience;

## **W**<sub>EAKNESS</sub>

Lack of Capital/Investment

## **O**<sub>PPORTUNITIES</sub>

Huge demand in the community Location of shop; Regular customers;

## **T**HREATS

Theft Fire Political unrest Pictures







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## **FAMILY PICTURE**

