

Proposed NU Business Name: **Gita onggon bastro bitan**



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Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Gopal Gosh
Age	:	05-03-1989 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Un Married
Children	:	no
No. of siblings:	:	2 Brothers1 Sister
Address	:	Vill: Korotia P.O: Korotia 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	:	Gita rany gosh
(iii) Father's name	:	Late Kalipodo gosh
(iv) GB member's info	:	Branch: Korotia Tangail, Centre # 63 (Female), Member ID: 5062, Group No: 01 Member since: 02-03-1997 (20Years) First loan: BDT 3000 /-
Further Information:		Existing Loan: BDT 200,000/-, Outstanding loan:168,333
(v) Who pays GB loan installment	:	Brother
(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	:	5 years experience in running business. He has 1year training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-578401
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Gita Rany Gosh joined Grameen Bank since 20 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	:	Gita Onggon Bostrobitan
Location	:	Korotia Bazar, Tangail Sadar,Tangail
Total Investment in BDT	:	BDT 580000/-
Financing	:	Self BDT 500,000/-(from existing business) 86% Required Investment BDT 80,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000
Size of shop	:	BDT 5,000/-
Security of the shop	:	20 ft x 6 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Voiel Cloth, Print Cloth, Jacket,Katan, Three pice etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 2 employee.▪one employee will be appointed.▪The shop is rented.▪Collects goods from Babur Hat, Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)

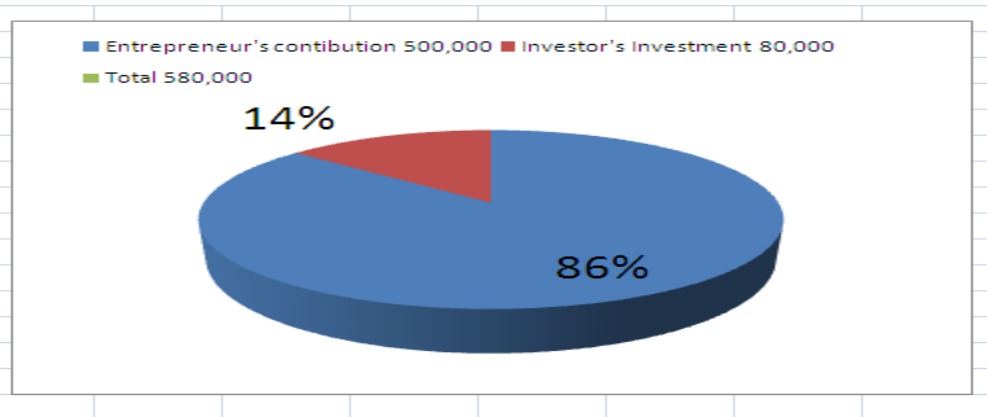
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Voiel Cloth, Print Cloth, Jacket,Katan, Three pice etc	10,500	315,000	3,780,000
Total Sales (A)	10,500	315,000	3,780,000
Less. Variable Expense			
Voiel Cloth, Print Cloth, Jacket,Katan, Three pice etc	9,450	283,500	3,402,000
Total variable Expense (B)	9,450	283,500	3,402,000
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000
Less. Fixed Expense			
Rent		1,700	20,400
Electricity Bill		600	7,200
Transportation		2,000	24,000
Mobile Bill		300	3,600
Entertainment		500	6,000
Salary (sttaf)		12,000	144,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		22,100	265,200
Net Profit (E) [C-D]		9,400	112,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Voiel Cloth,	70,000	10,000	80,000
Print Cloth,	80,000	30,000	110,000
Jacket,	40,000	0	40,000
Katan,	120,000	0	120,000
Three pice	60,000	30000	90,000
etc.	130,000	10000	140,000
Total	500,000	80,000	580,000

Source of Finance

Entrepreneur's contibution 500,000	500,000
Investor's Investment 80,000	80,000
Total 580,000	



Financial Projection (BDT)

BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Voiel Cloth, Print Cloth, Jacket,Katan, Three pice etc	14,000	420,000	5,040,000	5,292,000	5,556,600
Total Sales (A)	14,000	420,000	5,040,000	5,292,000	5,556,600
Less. Variable Expense					
Voiel Cloth, Print Cloth, Jacket,Katan, Three pice etc	12,600	378,000	4,536,000	4,762,800	5,000,940
Total variable Expense (B)	12,600	378,000	4,536,000	4,762,800	5,000,940
Contribution Margin (CM) [C=(A-B)	1,400	42,000	504,000	529,200	555,660
Less. Fixed Expense					
Rent		1,700	20,400	20,400	20,400
Electricity Bill		600	7,200	7,200	7,200
Transportation		3,200	38,400	40,000	42,000
Mobile Bill		400	4,800	4,800	4,800
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		12,000	144,000	144,000	144,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		23,400	280,800	282,400	284,400
Net Profit (E) [C-D)		18,600	223,200	246,800	271,260
Investment Payback			32,000	32,000	32,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	223,200	246,800	271,260
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		191,200	406,000
	Total Cash Inflow	303,200	438,000	677,260
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	191,200	406,000	645,260

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

গীতা অঙ্গন বস্ত্র বিতান



প্রো: গোপাল ঘোষ

মোকাম: মাহমুদগঞ্জ হাট, করটিয়া, টাঙ্গাইল। মোবা: ০১৭১৬-৫৭৮৪০১, ০১৯১৮-৭৩৮৯৫৩।

























FAMILY PICTURE

