

Proposed NU Business Name: **Bismellah Cotton Traders**

Project identification and prepared by: Md. Barek Ali
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Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Sona Mia
Age	:	24-02-1987(30 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3Brothers
Address	:	Vill: boro Belta , 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	:	Sona Banu
(iii) Father's name	:	Late Abdul Halim
(iv) GB member's info	:	Branch:Rakhitt Belta , Centre # 24 (Female), Member ID 1972/1 , Group No:02 Member since:03/05/1988(29 Year) First loan: BDT 500 /- Outstanding loan: Nil:34800
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	:	Not
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01834991487
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

Sona Banu joined Grameen Bank 29 years ago. At first she took BDT 500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Bussines.

Proposed Nobin Udyokta Business Info

Business Name	:	Bismillah Cotton Traders
Location	:	Borobelta, Tangail
Total Investment in BDT	:	BDT 257,000/-
Financing	:	Self BDT 187,000/- (from existing business) 73 % Required Investment BDT 70,000/- (as equity) 27 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 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 Chaina rhayon,Shilk ,Tisu.Cotton etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is not rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)

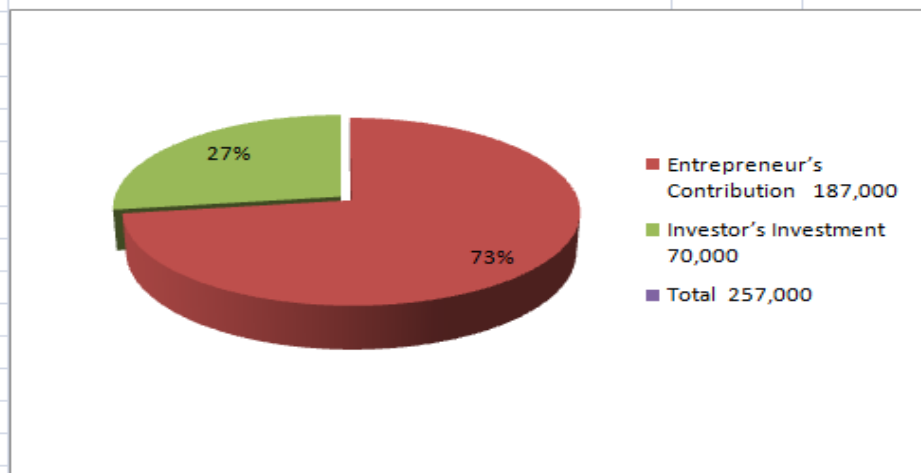
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Chaina Rayon ,Tanasuta, Tisusouta,Shilk ,Cotton et c.	5000	150,000	1800,000
Total Sales (A)	5000	150,000	1800,000
Less. Variable Expense			
hand Loom,Sharee,Cotton etc	4550	136,500	1638000
Total variable Expense (B)	4550	136500	16,38,000
Contribution Margin (CM) [C=(A-B)	450	13500	162,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		2000	24,000
Mobile Bill		300	3,600
Entertainment		300	3,600
Salary(Staff)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		8100	97,200
Net Profit (E) [C-D)		5400	64,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Chaina rayon	99,000	30000	129,000
tanasuta	6000	10000	16000
tisusuta	20000	10000	30000
shilke	6000	0	6000
Cotton	36,000	20000	56,000
others	20,000	0	20,000
Total	187,000	70,000	257,000

Proposed Project Cost

Existing Capital	187000	73%
Investor's Investment	70000	27%



Entrepreneur's Contribution	187,000	73%
Investor's Investment	70,000	27%
Total	257,000	

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Chaina Rayon ,Tanasuta, Tisusouta,Shilk ,Cotton et c.	5000	150,000	1800,000	1890,000	1984500
Total Sales (A)	5000	150,000	1800,000	1890,000	1984500
Less. Variable Expense					
Chaina Rayon ,Tanasuta, Tisusouta,Shilk ,Cotton et c.	4550	136,500	1638000	1719900	1805895
Total variable Expense (B)	4550	136500	16,38,000	1719900	1805895
Contribution Margin (CM) [C=(A-B)]	450	13500	162,000	170100	178605
Less. Fixed Expense					
Electricity Bill		500	6,000	6,000	6,500
Transportation		2,000	24,000	24500	24,500
Mobile Bill		300	3600	3800	3,800
Entertainment		300	3,600	3,600	3,600
Salary (sttaf)		0	0	0	0

**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	70,000	0	0
1.2	Net Profit	64800	72200	80205
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		36800	81000
	Total Cash Inflow	134800	109000	161205
2	Cash Outflow			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28000	28,000
3	Net Cash Surplus	36800	81000	133205

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