

Proposed NU Business Name: **S,P TRADERS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	Shuvas Chandra Sarker
Age	:	24-06-1983(34 Years)
Education, till to date	:	Class 10
Marital status	:	married
Children	:	2 Doughters
No. of siblings:	:	4 Brothers,
Address	:	Vill: Brahmmon Kushia , P.O.Gharinda, P.S: Tangail sadar, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Maya rani Sarker
(iii) Father's name	:	Narayon Chandro Sarker
(iv) GB member's info	:	Branch:Suruj Tangail , Centre # 44 (male), Member ID 3712 , Group No:03 Member since:03/05/1988-4/5/2012(24 Year) First loan: BDT 4000 /-
Further Information:		Outstanding loan: 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	:	8 years experience in running business. He has 4 Year training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724655272
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

Narayan Chondro Sarker joined Grameen Bank 24 years ago. At first she took BDT 4000 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)

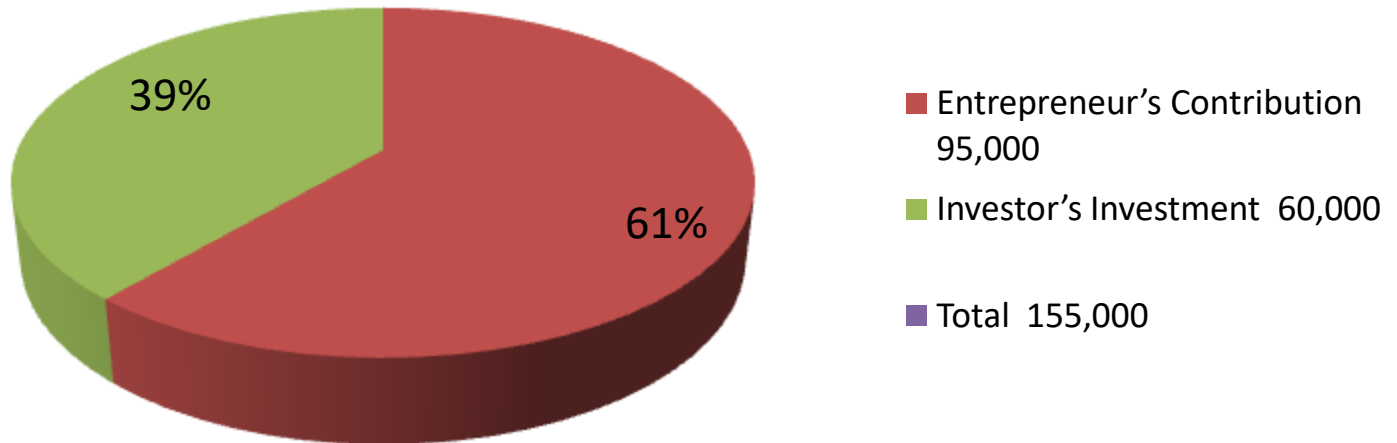
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
hand Loom,Sharee,Cotton et c.	7000	210,000	2,520,000
Total Sales (A)	7000	210,000	2,520,000
Less. Variable Expense			
hand Loom,Sharee,Cotton etc	5900	177000	2124,000
Total variable Expense (B)	5900	177000	2124,000
Contribution Margin (CM) [C=(A-B)]	1100	33000	396,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		1200	14400
Transportation		2,000	24000
Mobile Bill		400	4800
Entertainment		300	3,600
Salary(Staff)		20,000	240000
Salary (self)		5,000	60,000
Total fixed Cost (D)		28,900	346800
Net Profit (E) [C-D]		4100	49200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
hand Loom	156,000	0	156,000
Sharee	60,000	0	60,000
Cotton	15,000	60000	75,000
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	7000	210,000	2,520,000	2,646,000	2778300
Total Sales (A)	7000	210,000	2,520,000	2,646,000	2778300
Less. Variable Expense					
hand Loom,Sharee,Cotton	5900	177,000	2,124,000	2230200	2341710
Total variable Expense (B)	5900	177,000	2124,000	2230200	2341710
Contribution Margin (CM) [C=(A-B)]	1100	33,000	396,000	415800	436590
Less. Fixed Expense					
Electricity Bill		1200	14400	14500	14500
Transportation		2,000	24,000	24,000	24,000
Mobile Bill		400	4,800	4,900	5000
Entertainment		300	3,600	3,600	3,800
Salary (sttaf)		20,000	240,000	240,000	240,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		28,900	346800	347000	347300
Net Profit (E) [C-D]		4,100	49200	68800	89290
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	49200	68800	89290
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		25200	70000
	Total Cash Inflow	109200	94000	159290
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	24000	24,000
3	Net Cash Surplus	25200	70000	135290

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

