



Proposed NU Business Name : **Sonar Bangla Lungi**

Business Category : **Micro Business, Clothing Business**



Business Proposal Identified & Prepared by : **Firoz Hasan, Unit Incharge Keraniganj , Munsiganj,Zone 01.**

Business Proposal Verified by : **Firoz Hasan**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Sultana Akter Vill: Ruhitpur, Union: Ruhitpur, District: Dhaka
Age	: 26 years
Marital Status	: Married
Children	: 1 (One) Son
No. of siblings	: 2 (Two) Brothers and 4 (Four) Sisters
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Monuara Begum
(iii) Father's name	: Mobarok Hossain
(iv) GB member's info	: Branch: Ruhitpur Keraniganj, Keranigong, Centre # 5 Loan no.: 2552, Member since 01 January 0001 First loan: Tk. 5,000 Last loan: Tk. 10,000
Further Information:	
(v) Who pays GB loan installment	: N/A
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)

Education, till to date	:	Higher Secondary Certificate
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	She has 15 (Fifteen) year(s) of experience in running her own business. She started the business with BDT 100,000 (One Lac)
Other Own/Family Sources of Income	:	Father's occupation: Businessman Mother's occupation: Housewife Occupation of other member(s): Businessman Developments from entrepreneur's current business are New Business Development etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01837358564
NU's NID/Birth Certificate No.	:	19912613860000288
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Monuara Begum was a GB member from 01 January 0001 to 01 January 0001, at first she took GB loan BDT 5,000 (Five Thousand).
- Gradually she took GB loan several times and utilized it for Business.
- Finally GB loan helped her to improve Repair of houses.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Sonar Bangla Lungi</i>
Address/ Location	:	Nayrnpattary
Total Investment Required in BDT	:	Tk. 3,80,000/-
Financing	:	Self Tk. 3,00,000/- Required Investment Tk. 80,000/-
Present salary/drawings from business	:	N/A
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 20%
(ii) Estimated % of proposed gross profit margin	:	From Product 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	From Fire Distingue 5%

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	6,000	168,000	2,016,000
Total Sales/commission (A)	6,000	168,000	2,016,000
Less: Cost of Sales			
Cost of Product(s)	4,800	134,400	1,612,800
Total Cost of Sales and Services (B)	4,800	134,400	1,612,800
Gross Profit (C) [C=(A-B)]	1,200	33,600	403,200
Less: Operating Cost			
Electricity Bill		500	6,000
Non Cash Item			
Deprecation Expenses		2,292	27,500
Total Operating Cost (D)		2,792	33,500
Net Profit (C-D)		30,808	369,700

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in Machinaries (Different Types Of Cloth & Shoe etc.)		275,000	80000	355,000
Cash in hand		25000		25,000
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		300000	80000	380000

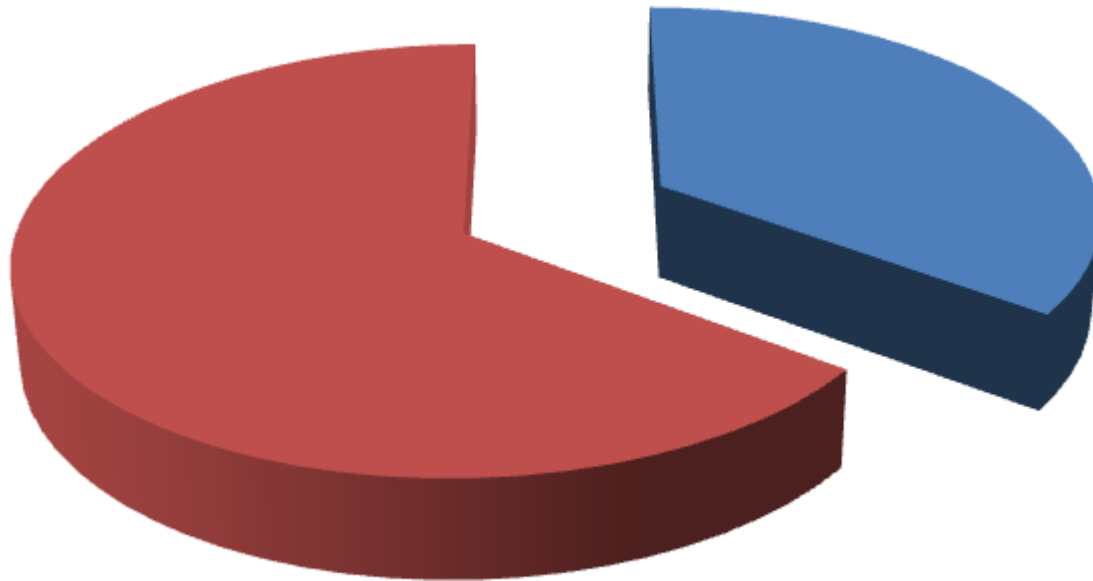
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 3,00,000 (79%)

■ GSSB's Investment BDT 80,000 (21%)

■ Total Capital BDT 3,80,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	6,000	168,000	2,016,000	6,600	184,800	2,217,600	7,260	203,280	2,439,360
Total Sales/commission (A)	6,000	168,000	2,016,000	6,600	184,800	2,217,600	7,260	203,280	2,439,360
Less: Cost of Sales									
Estimated cost of Product(s)	4,800	134,400	1,612,800	5,280	147,840	1,774,080	5,808	162,624	1,951,488
Est. Total Cost of Sales and Services (B)	4,800	134,400	1,612,800	5,280	147,840	1,774,080	5,808	162,624	1,951,488
Gross Profit (C) [C=(A-B)]	1,200	33,600	403,200	1,320	36,960	443,520	1,452	40,656	487,872
Less: Operating Cost									
Electricity Bill		500	6,000		550	6,600		605	7,260
Generator Bill		150	1,800		165	1,980		182	2,184
Transportation Expense		2,000	24,000		2,200	26,400		2,420	29,040
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Mobile Bill		400	4,800		440	5,280		484	5,808
Gard		100	1,200		110	1,320		121	1,452
Ownership Transfer Fee		3,485	31,365		3,485	41,820		3,485	41,815
Non Cash Item									
Depriciation Expenses		4,583	55,000		4,583	55,000		4,583	54,996
Total Operating Cost (D)		16,218	184,165		17,033	204,400		17,930	215,155
Net Profit (C-D)		17,382	219,035		19,927	239,120		22,726	272,717
Retained Income			219,035			458,155			730,872

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	80000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	250400	280940	314532
1.3	Depreciation Expense	55000	55000	54996
1.4	Opening Balance of Cash Surplus	8000	125219	210251
	Total Cash Inflow	393400	461159	579779
2.0	Cash Outflow			
2.1	Product Purchase	80000		
2.2	Investment Payback Including Ownership Transfer Fee	188181	250908	250911
	Total Cash Outflow	268181	250908	250911
3.0	Total Cash Surplus	125219	210251	328868

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 1
Others (beyond family): 0
Future employment: 0
- Trade License in her own name
- Skilled and working experiences (15 Years)

WEAKNESS

OPPORTUNITIES

THREATS





