

Proposed NU Business Name: SOTOTA TAILARS.



Project identification and prepared by: MD.SOHEL MIA,
Rajshahi Unit, Rajshahi

Project verified by: MD.MIJANUR RAHMAN PATOWARY.



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIPLOB SARKAR.
Age	:	31/12/1993(24 Years)
Education, till to date	:	MBA.
Marital status	:	Unmarried.
Children	:	N/A
No. of siblings:	:	1 Brother,3 Sisters.
Address	:	Vill: Khorkori, P.O: Khorkori, P.S:paba, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SREEMOTI LOLITA RANI SARKAR.
(iii) Father's name	:	LATE.GOVINDO SARKAR.
(iv) GB member's info	:	Branch:Parila paba, Centre # 21(Female), Member ID: 4581/1, Group No: 04. Member since:2008 to 2015 and rejoin 15/1/18(7 Years.) First loan: BDT 5,000
Further Information:		Existing Loan: BDT-5,000.Outstanding loan:-2120/=
(v) Who pays GB loan installment	:	Salf.
(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 no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728246708
Mother's Contact No.	:	0197848610
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI LOLITA RANI SARKAR joined Grameen Bank since 5 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

Business Name	:	SOTOTA TAILARS
Location	:	Jotrabon,damkora,pava.
Total Investment in BDT	:	BDT 370,000/-
Financing	:	Self BDT 310,000/-(from existing business) 69% Required Investment BDT 60,000/-(as equity)31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 12ft=120 square ft.
Security of the shop	:	NO.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Cow.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.

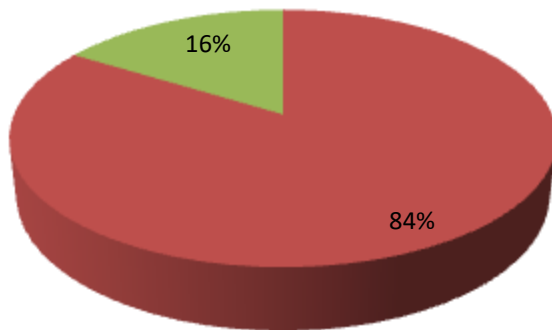
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Service and Sales	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Product cost	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
House rant		1,000	12,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		4,000	48,000
Entertainment		200	2,400
Guard		100	1,200
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		11,600	139,200
Net Profit (E) [C-D]		12,400	148,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shart pcs	250	400	100,000	1	60,000	60,000	150,000
Pant pcs	200	350	70,000	0	0	0	70,000
Three pcs	80	350	28,000	0	0	0	28,000
Tan cloth	0	0	52,000	0	0	0	52,000
Security	0	0	60,000	0	0	0	60,000
Total	0		310,000	0	50,000	60,000	370,000

Source of Finance



■ Entrepreneur's Contribution 310,000

■ Investor's Investment 60,000

■ Total 370,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sales and Service (avg.)	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Product cost	4,000	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
House rant		1,000	12,000	12,000	12,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Guard		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		11,600	139,200	139,200	139,200
Net Profit (E) [C-D]		18,400	220,800	238,800	257,700
Investment Payback			24,000	24,000	24,000

Cash flow projection on business plan (rec. & Pay

Cash flow projection on business plan (rec. & Pay)				
SI #	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	220,800	238,800	257,700
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		196,800	411,600
	Total Cash Inflow	280,800	435,600	669,300
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	196,800	411,600	645,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; -Khorkori ,pava,Rajshahi..
Regular customers;

THREATS

Theft
Fire
Political unrest









