

Proposed NU Business Name: DEBNATH BRACELATE WORKS & DHRUBO EXPORT COLLECTION



Project identification and prepared by: Md. Saiful Bashar,
Elanga Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	DEBNATH SUR
Age	:	07-06-19979 (37 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	3 Brothers 3 Sisters
Address	:	Vill: Aloa Vhobani , P.O: Santosh, P.S: Tangail, 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	:	ALOK LATA SUR
(iii) Father's name	:	LATE NARAYON SUR
(iv) GB member's info	:	Branch: Roxit Belta, Centre # 30(Female), Member ID: 2698, Group No: 03 Member since: 17.07.81 (35 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 1,20,000 Outstanding loan: 67,200
(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	:	18 years experience in running Sakha business.12 Years in Garments He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-504862
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALOK LATA SUR joined Grameen Bank since 35 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	:	DEBNATH BRACELATE WORKS & DHRUBO EXPORT COLLECTION
Location	:	Sakha: Aloa Bhobani, Garments: Hena Plaza Tangail
Total Investment in BDT	:	BDT 650000/-
Financing	:	Self BDT 400000/-(from existing business) 62% Required Investment BDT 250,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 7 ft=70square ft
Security of the shop	:	BDT 125,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Sakha Ornaments & Garments Items etc. ▪The business is operating by entrepreneur. Existing 2 employees. ▪The shop is rented. ▪ 20% gain on Sakha sales & 20% on Garments items. ▪Collects goods from ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sakha	2200	66000	792000
Garments	4000	120000	1440000
Total Sales (A)	6200	186000	2232000
Less Variable Expense			
Sakha	1760	52800	633600
Garments	3200	96000	1152000
Total variable Expense (B)	4,960	148800	1785600
Contribution Margin (CM) [C=(A-B)]	1,240	37200	446400
Less Variable Expense			
Rent		2,000	24000
Electricity bill		2500	30000
Salary (self)		5000	60000
Salary(Staff)		13000	156000
Entertainment		500	6000
Guard		150	1800
Mobile bill		1000	12000
Total fixed cost (D)		24,150	289800
Net Profit (E)= [C-D]		13,050	156600

Investment Breakdown

Particulars	Existing	Proposed	Total
Raw shakha	90,000	195,000	285000
Gold coated Shakha	180,000	0	180000
Shirt,pant	92,000	40,000	132000
T shirt,	28,000	15,000	43000
Baby shirt, Sando genji	10,000	0	10000
	400,000	250,000	650000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Sakha	3500	105000	1260000	1323000	1389150
Garments	5000	150000	1800000	1890000	1800000
Total Sales (A)	8500	255000	3060000	3213000	3373650
Less Variable Expense					
Sakha	2800	84000	1008000	1058400	1111320
Garments	4000	120000	1440000	1512000	1587600
Total variable Expense (B)	2,800	84000	1008000	1058400	1111320
Contribution Margin (CM) [C=(A-B)	1,700	51000	612000	642600	674730
Less Variable Expense					
Rent		2,000	24,000	24,000	24000
Electricity bill		3000	36000	37000	37500
Salary (Self)		5000	60000	60000	60000
Salary(Staff)		13000	156000	156000	156000
Entertainment		600	7200	7400	7600
Mobile bill		1000	12000	12500	13000
Total fixed cost (D)		24,600	295200	296,900	298100
Net Profit (E)= [C-D]		26400	316800	345,700	376630
Investment Payback			100,000	100,000	100,000

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

SR#	<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	250,000		
1.2	Net Profit	316,800	345,700	376630
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		216,800	462500
	Total Cash Inflow	566800	562500	839130
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100000	100000	100000
	Total Cash Outflow	350,000	100000	
3	Net Cash Surplus	216,800	462500	739130

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

শ্রীধর এক্সপোর্ট কাপড়ের

শ্রীধর এক্সপোর্ট কাপড়ের







পূর্ব এক্সপোর্ট কালেকশন
শ্রোঃ দেবনাথ সুর
মোবায় ০১৭১০





ধুব এক্সপোর্ট কালেকশন
শ্রোঃ দেবনাথ সুর
মোবাইল ০১৭১৩০

BOSS
BOSS

ফুব এক্সপোর্ট কালেকশন

প্রোঃ দেবনাথ সুর

মোবাঃ ০১৭১৩-৫০৪৮৬২



এখানে এক্সপোর্ট এর প্রোঃ দেবনাথ সুর
স্ট্রাইটস এর শার্ট
স্ট্রাইটস এর শার্ট



















নবীন উদ্যোক্তা



সহযোগিতায়ঃ গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

FAMILY PICTURE

