

Proposed NU Business Name: **SUMAIYA SHELAI GHAR**



Project identification and prepared by: Md. Obaidullah,
Bogra Shadar Unit, Bogra
Project verified by: MD. Mozaharul Islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. MITA AKTER
Age	:	13-03-1987 (29 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	01 Son, 01 Daughter
No. of siblings:	:	02 Brothers
Address	:	Vill: Rahimar para, P.O Naruamala P.S: Gabtoli Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. BABY BEGUM
(iii) Father's name	:	MD. MINTU MONDOL
(iv) GB member's info	:	Branch: Gabtali, Centre # 27(Female), Member ID: 2052, Group No: 02 Member since: 12-06-1996 (05Years) First loan: BDT 2000 /- Outstanding loan: Nil
Further Information:		
(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	:	03 years experience in running business. She has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01858-308382
Family's Contact No.	:	01837-455443
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. BABY BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUMAIYA SHELAI GHAR
Location	:	Vill: Sabgram P.O: Sabgram P.S: Bogra Shadar, Dist: Bogra
Total Investment in BDT	:	BDT 1,24,000/-
Financing	:	Self BDT 64,000/- (from existing business) 78% Required Investment BDT 60,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Borkha(hood) cutting and swing, baby sets sewing, and ladies item etc.▪Average 50% gain on sales.▪The business is operating by entrepreneur. Existing no labor.▪After getting equity fund one labor will be appointed.▪Agreed grace period is 3 months.

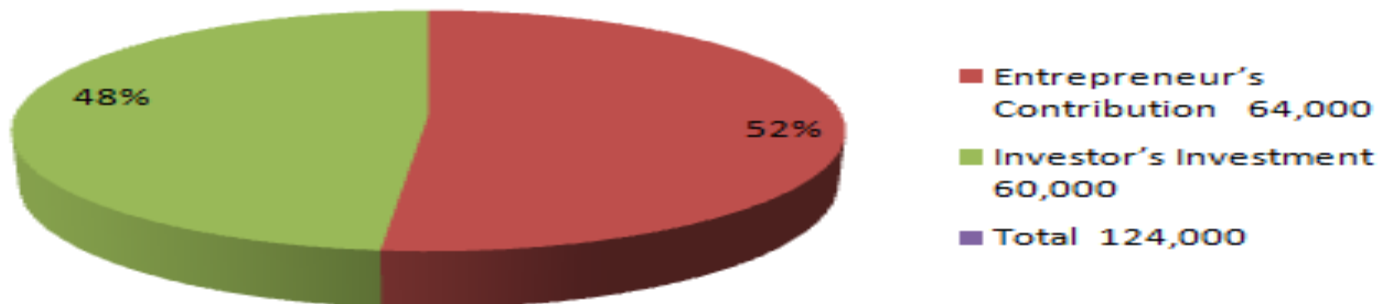
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Borkha(hood), baby sets, ladies item	700	21,000	252,000
Total Sales (A)	700	21,000	252,000
Less. Variable Expense			
Borkha(hood), baby sets, ladies item	350	10,500	126,000
Total variable Expense (B)	350	10,500	126,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Electricity Bill		700	8,400
Transportation		1,000	12,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		3,500	42,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Borkha(hood	15,000	0	15,000
Baby sets, 3 pices	6,500	0	6,500
Than cloths	25,500	16,500	42,000
Machinerys	17,000	43,500	60,500
Total	64,000	60,000	124,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Borkha(hood), baby sets, ladies item	1,000	30,000	360,000	378,000	378,000
Total Sales (A)	1,000	30,000	360,000	378,000	378,000
Less. Variable Expense					
Production Expenses	500	15,000	180,000	189,000	189,000
Total variable Expense (B)	500	15,000	180,000	189,000	189,000
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000	189,000	189,000
Less. Fixed Expense					
Rent		1500	18,000	18,000	18,000
Electricity Bill		200	2,400	2,400	2,400
Mobile Bill		300	3,600	4,000	4,000
Salary (self)		4,000	48,000	50,000	50,000
Transportation		500	6,000	6,500	6,500
Entertainment		100	1,200	1,200	1,200
Non Cash Item					
Depreciation		284	3,400	3,400	3,400
Total Fixed Cost		6,884	82,600	85,500	85,500
Net Profit (E) [C-D)		8,116	97,400	103,500	103,500
Investment Payback			24,000	24,000	24,000

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	97,400	103,500	103,500
1.3	Depreciation (Non cash item)	3,400	3,400	3,400
1.4	Opening Balance of Cash Surplus		74,800	157,700
	Total Cash Inflow	160,800	181,700	264,600
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	86,000	24,000	24,000
3	Net Cash Surplus	74,800	157,700	240,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

