### **Proposed NU Business Name: SWORNA ORNA GHOR**



Project identification and prepared by: MD Jahangir Ferdous Tangail Sadar Unit, Tangail

Project verified by: Md. Farhad Hossain



Brief Bio of The Proposed Nobin Udyokta				
Name	:	GOBINDO SHAHA		
Age	:	01-03-1988 (28 Years)		
Education, till to date	:	SSC		
Marital status	:	Unmarried		
Children	:	NA		
No. of siblings:	:	02 Brothers and 03 Sisters		
Address	:	Vill:KabilaparaP.O:Porabari P.S: Tangail Sadar , Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : : :	Mother Father  MINA SHAHA  BADAL SHAHA  Branch Panchsar, Centre 13 (Male),  Member ID: 8245, Group No: 08  Member since: 27-01-2003 (13 Years)  First loan: BDT 2000/-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	:	Existing loan: BDT 120000 Outstanding loan: 15480 father No No No		

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)		Shari Business
Business Experiences and	••	05 years experience in running business. 05 Years in own business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	••	Business
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	•	01733-980186
Family's Contact No.	:	01721-221117
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Tangil Sadar Unit,Tangil

### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

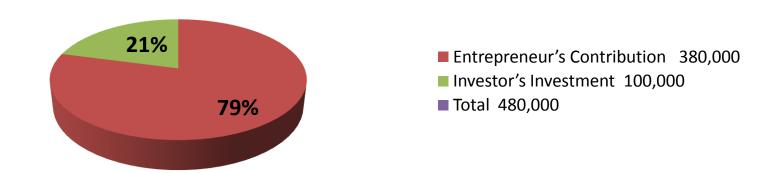
**BADAL SHAHA** joined Grameen Bank since 13 years ago. At first she took BDT 2,,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info				
Business Name	:	SWORNA ORNA GHOR		
Location	:	Major General Mahmudul Hasan market.		
Total Investment in BDT	:	BDT 4,40,000/-		
Financing	:	Self BDT 380,000/- (from existing business) 79%		
		Required Investment BDT 80,000/- (as equity) 21%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	12 ft x 10 ft= 120 square ft		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Orna, Scarf, Hijab, etc.</li> <li>Average 25% gain on sales.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>The shop is rented.</li> <li>Collects goods from Dhaka.</li> <li>Agreed grace period is 3 months.</li> </ul>		

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue(Sales)					
Shnakha Items	6200	186000	2232000		
Total Sales (A)	6200	186000	2232000		
Less Variable Expense					
Shnakha Items	4960	148800	1785600		
Total variable Expense (B)	4,960	148800	1785600		
Contribution Margin (CM) [C=(A-B)	1,240	37200	446400		
Less Variable Expense					
Rent		15,000	180000		
Electricity bill		1000	12000		
Transportation		2,000	24000		
Salary (self)		5000	60000		
Salary(Staff)		5000	60000		
Entertainment		400	4800		
Guard		50	600		
Mobile bill		500	6000		
Total fixed cost (D)		28,950	347400		
Net Profit (E)= [C-D]		8,250	99000		

Investment Breakdown								
Existing					Proposed			
Particulars	Particulars Qty. Unit Price Amou		Amount	Qty	<b>Unit Price</b>	Amount	Proposed	
			(BDT)			(BDT)	Total	
Orna	1000	200	200,000	1	50,000	50,000	250,000	
Scarf	300	150	45,000	1	30000	30,000	75,000	
Hizab	100	150	15,000	0	0	0	15,000	
Others	1	20000	20,000	0	0	0	20,000	
Security	1	100000	100,000	0	0	0	100,000	
Total	1402	0	380,000	2	0	80,000	440,000	

#### **Source of Finance**



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	
Revenue(Sales)					
Shnakha Items	8500	255000	3060000	3213000	
Total Sales (A)	8500	255000	3060000	3213000	
Less Variable Expense					
Shnakha Items	6800	204000	2448000	2570400	
Total variable Expense (B)	6,800	204000	2448000	2570400	
Contribution Margin (CM) [C=(A-B)	1,700	51000	612000	642600	
Less Variable Expense					
Rent		15,000	180000	180,000	
Electricity bill		1300	15600	16100	
Transportation		2,500	30000	30,500	
Salary (self)		5000	60000	60000	
Salary(Staff)		10000	120000	120000	
Entertainment		400	4800	4800	
Mobile bill		700	8400	8500	
Total fixed cost (D)		34,900	418,800	419,900	
Net Profit (E)= [C-D]		16100	193200	222,700	
Investment Payback			48,000	48,000	

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	193,200	222,700
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		145,200
	Total Cash Inflow	273200	367900
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	145,200	319900

### **SWOT ANALYSIS**

# Strength

Employment: Self: 0 Family:0 Others:0

Experience & Skill: 05 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

### **O**PPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

### THREATS

Theft

Fire

Political unrest

# Pictures









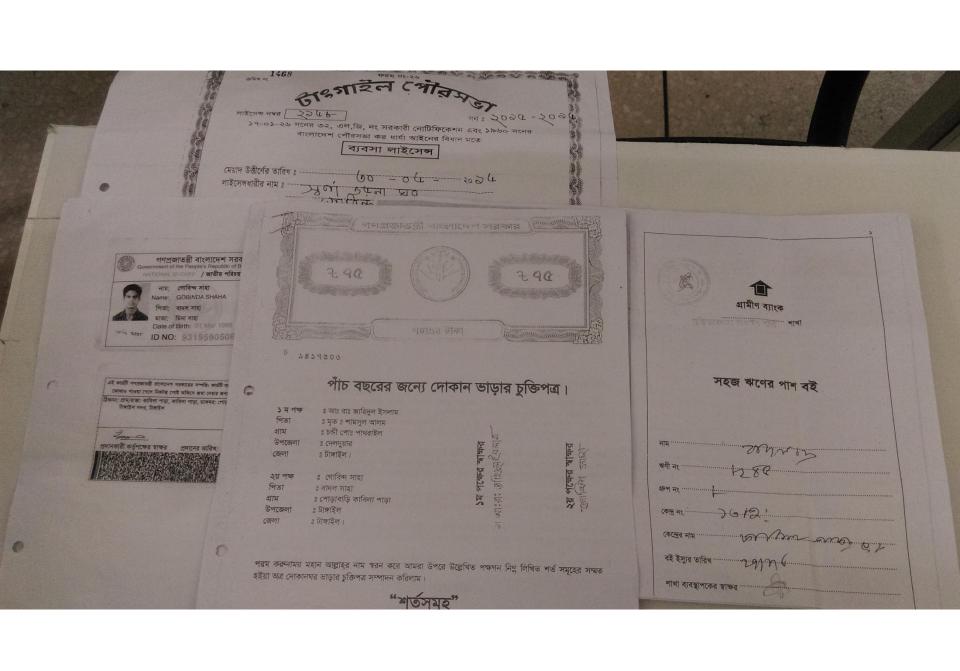












## **FAMILY PICTURE**

