

## Proposed NU Business Name: **SARVANU AND SONS**



Project identification and prepared by: Md. Sahjamal Sirazi,  
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. SOHANUR ISLAM</b>
Age	:	24-07-1985( 32 Years )
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Shabajpur , P.O: Puthia , P.S: Puthia. Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. SHARVANU BEGUM</b>
(iii) Father's name	:	<b>MD. OMOR ALI</b>
(iv) GB member's info	:	Branch: Nimpara ,Carghat , Centre # 62(Female), Member ID: 4937/2, Group No: 05 Member since: 2000 to ( 17 Years) First loan: BDT -2,000
Further Information:		Existing Loan: BDT 5,000, Outstanding loan: 4,340
(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	:	12 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.	:	01723-771406
Wife 's Contact No.	:	01796-160100
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SARVANU BEGUM** joined Grameen Bank since 17 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SARVANU AND SONS</b>
Location	:	Shabajpur , Puthia, Rajshahi .
Total Investment in BDT	:	BDT : 1,30,000/-
Financing	:	Self BDT 80,000/-(from existing business) 64 % Required Investment BDT 50,000/-(as equity) 36 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 10 ft= 80 square ft
Security of the shop	:	BDT -10,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cloth and Tailors Item.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented .</li><li>▪Agreed grace period is 3 months.</li></ul>

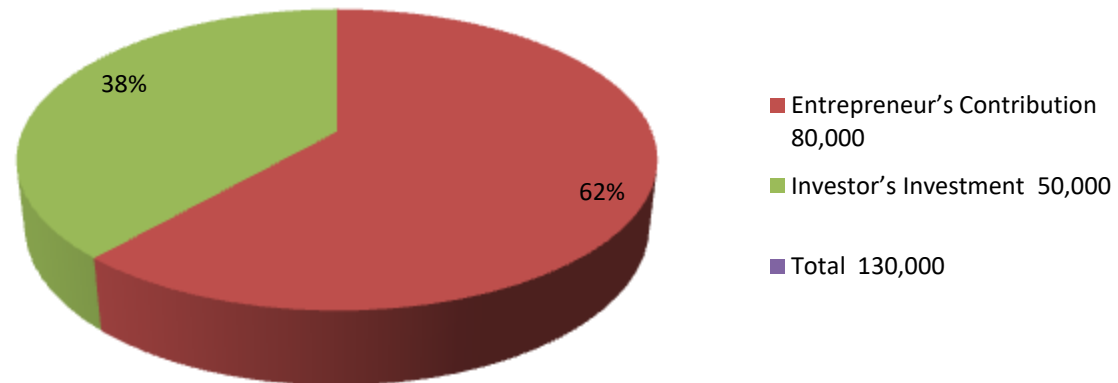
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloth and Tailors Item	3,500	105,000	1260,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1260,000</b>
<b>Less. Variable Expense</b>			
Cloth and Tailors Item	3,150	94,500	1134,000
<b>Total variable Expense (B)</b>	<b>3,150</b>	<b>94,500</b>	<b>1134,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>
<b>Less. Fixed Expense</b>			
Rent		420	5,040
Electricity Bill		600	7,200
Transportation		500	6,000
Guard		120	1,440
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>6,940</b>	<b>83,280</b>
<b>Net Profit (E) [C-D]</b>		<b>3,560</b>	<b>42,720</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Than Cloth (10x1100)	11,000	50,000	61,000
Pant Piece (10x30)	3,000	-	3,000
Shirt Piece (10x200)	2,000	-	2,000
Print cloth (15x1400)	21,000	-	21,000
Others	3,000	-	3,000
-Permanent Me thin	30,000	-	30,000
Security	10,000	-	10,000
<b>Total</b>	<b>80,000</b>	<b>50,000</b>	<b>130,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Cloth and Tailors Item	4,500	135,000	1620,000	1701,000	1786,050
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1620,000</b>	<b>1701,000</b>	<b>1786,050</b>
<b>Less. Variable Expense</b>					
Cloth and Tailors Item	4,050	121,500	1458,000	1530,900	1607,445
<b>Total variable Expense (B)</b>	<b>4,050</b>	<b>121,500</b>	<b>1458,000</b>	<b>1530,900</b>	<b>1607,445</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Fixed Expense</b>					
Rent		420	5,040	5,040	5,040
Electricity Bill		600	7,200	7,200	7,200
Transportation		1,000	12,000	12,600	13,230
Guard		120	1,440	1,440	1,440
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
<b>Total Fixed Cost</b>		<b>7,440</b>	<b>89,280</b>	<b>89,880</b>	<b>90,510</b>
<b>Net Profit (E) [C-D]</b>		<b>6,060</b>	<b>72,720</b>	<b>80,220</b>	<b>88,095</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	72,720	80,220	88,095
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	52,720	60,220
	<b>Total Cash Inflow</b>	<b>122,720</b>	<b>132,940</b>	<b>148,315</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>52,720</b>	<b>112,940</b>	<b>128,315</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

















