

## Proposed NU Business Name: SUFIA HOSTOSHILPO



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Project verified by: Md. Siddiqur rahman



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

Name	:	<b>Sufia aktar</b>
Age	:	12-12-19097( 20 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: Faydabad ,P.O:Faydabad ,P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Jobeda khatun
(iii) Father's name	:	Md; Sofi Alam
(iv) GB member's info	:	Branch: Uttarkhan, Centre # 12 (Female), Member ID: 1786 , Group No: 04 Member since: 05-09-2002 ( Years) First loan: BDT = 5,000 /- Last loan BDT =40.000/=
Further Information:		Outstanding loan:= 23827/-
(v) Who pays GB loan installment	:	Mather
(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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779-551382
Family's Contact No.	:	01749-188414s
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Jobeda khatun** joined Grameen Bank since 15 years ago. At first she took BDT 40,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SUFIA HOSTOSHILPO</b>
Location	:	Faydabad. Faydabad.Dakshinkhan. Dhaka.
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 200,000/- (from existing business) 57 % Required Investment BDT 150,000/- (as equity) 43 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	20ft x 15 ft=300 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Wallmet. Bedsed.pillow caver etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>Five</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from .Gulistan</li><li>▪Agreed grace period is 3 months.</li></ul>

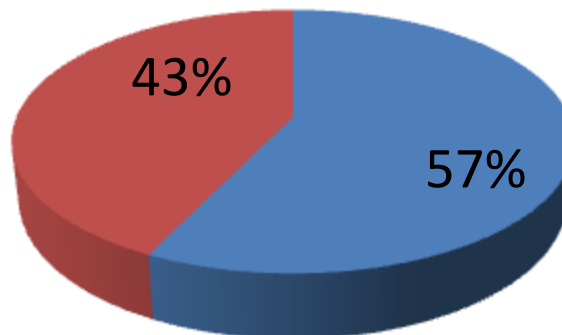
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Handicraft	7,000	210,000	2,520,000
	0	0	0
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>
<b>Less. Variable Expense</b>			
Handicraft	5,600	168,000	2,016,000
<b>Total variable Expense (B)</b>	<b>5,600</b>	<b>168,000</b>	<b>2,016,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		500	6,000
Transportation		1,000	12,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Salary (sttaf)		25,000	300,000
Salary (self)		8,000	96,000
<b>Total fixed Cost (D)</b>		<b>35,500</b>	<b>426,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,500</b>	<b>78,000</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Wallmet	25	2000	50000	Wallmet	20	2000	40000	90,000
Bedsed	15	3000	45000	Bedsed	12	3000	36000	81,000
Pillow cavar	12	500	6000	Pillow cavar	13	500	6500	12,500
Door caver	15	1200	18000	Door caver	15	1200	18000	36,000
Ambotari	30	2000	60000	Ambotari	15	2000	30000	90,000
Suta	15	800	12000	Suta	14	800	11200	23,200
Chumki	20	400	8000	Chumki	20	400	8000	16,000
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Others			1000	Others			300	1,300
<b>Total</b>			<b>200,000</b>				<b>150,000</b>	<b>350,000</b>

## Source of Finance

■ Entrepreneur's contibution 200000 ■ Investor's Investment 150000 ■ Total 350000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Handicraft	8,000	240,000	2,880,000	3,024,000	3,175,200
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Less. Variable Expense</b>					
Handicraft	6,400	192,000	2,304,000	2,419,200	2,540,160
<b>Total variable Expense (B)</b>	<b>6,400</b>	<b>192,000</b>	<b>2,304,000</b>	<b>2,419,200</b>	<b>2,540,160</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>	<b>604,800</b>	<b>635,040</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		525	6,300	6,615	6,946
Transportation		1,000	12,000	12,000	12,000
Mobile Bill		525	6,300	6,615	6,946
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		25000	300,000	315,000	330,750
Salary (self)		8,000	96,000	96,000	96,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>35,550</b>	<b>426,600</b>	<b>442,230</b>	<b>458,642</b>
<b>Net Profit (E) [C-D]</b>		<b>12,450</b>	<b>149,400</b>	<b>162,570</b>	<b>176,399</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</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	150,000		
1.2	Net Profit	149,400	162,570	176,399
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		89,400	191,970
	<b>Total Cash Inflow</b>	<b>299,400</b>	<b>251,970</b>	<b>368,369</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>89,400</b>	<b>191,970</b>	<b>308,369</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:05  
Experience & Skill : 04 Years  
Own Business : 04 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

Pictures



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# FAMILY PICTURE

