

Proposed NU Business Name: Dighi Export Collection



Project identification and prepared by: Md Forhad Hossain,
Tangail Sadar Unit, Tangail
Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Surgo Chandrah Sutradar
Age	:	01-01-1989 (29 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	0 Daughter 0 Son
No. of siblings:	:	02 Brothers
Address	:	Vill: Bishwas Betka , P.O: Tangail ,P.S: Tangail Sadar, 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	:	Apola Chandra Sutradar
(iii) Father's name	:	Anil Chandra Sutradar
(iv) GB member's info	:	Branch: Tarotia Tangail, Centre # 36 (Female), Member ID: 3491 , Group No: 04 Member since: 03-05-2000 to present (17 Years) First loan: BDT = 2500 Last Loan: BDT = 50000

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, TMSS, BURO, 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	:	0 years of business experience.
Own Business and Training Info	:	07years experience in running business. He has no training
Other Own/Family Sources of Income	:	Fathers Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779620599
Family's Contact No.	:	01843409843
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Apola Chandra Sutradar joined Grameen Bank since 18 years ago. At first she took BDT ,2500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

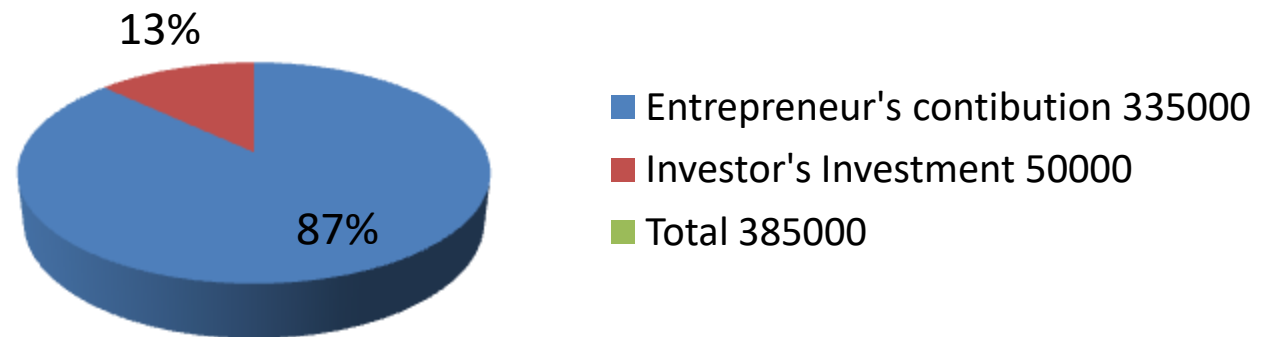
Business Name	:	Dighi Export Collection
Location	:	2No,Digital Hira super Market,TangailSadar,Tangail.Shop-24
Total Investment in BDT	:	BDT 3,85,000/-
Financing	:	Self BDT 3,35,000/- (from existing business) 87 % Required Investment BDT 50,000/- (as equity) 13 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 05 ft= 50square ft
Security of the shop	:	BDT500,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pant,Shart,T-Shart, etc.▪Average 15 % gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is rented .▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pant,Shart,T-Shart,etc.	3,000	90,000	1,080,000
	0	0	0
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Pent,Shart,T-Shart,etc.	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		500	6,000
Transportation		1,500	18,000
Salary (self)		5000	60,000
Entertainment		300	3,600
Graud Bill		200	2,400
Mobile Bill		400	4,800
Total fixed Cost (D)		9,400	112,800
Net Profit (E) [C-D]		4,100	49,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Pent	200	350	70000	Pent	100	200	20,000	90,000
Shart	300	300	90000	Shart	50	300	15,000	105,000
T-Shart	350	200	70000	T-Shart	50	300	15,000	85,000
Ladis Item	150	300	45000	Ladis Item	0	0	0	45,000
Others			10000				0	10,000
Secuirity of Shop			50000					50,000
Machinaries			0	Others			0	0
Total			335,000				50,000	385,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Pent,Shart,T-Shart,etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
0	0	0	0	0	0
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Pent,Shart,T-Shart,etc.	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		600	7,200	7,560	7,938
Transportation		2,000	24,000	25,200	26,460
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		300	3,600	3,780	3,969
Graud Bill		200	2,400	2,520	2,646
Mobile Bill		500	6,000	6,300	6,615
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		10,100	121,200	123,360	125,628
Net Profit (E) [C-D]		7,900	94,800	103,440	112,512
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	94,800	103,440	112,512
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		74,800	158,240
	Total Cash Inflow	144,800	178,240	270,752
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	74,800	158,240	250,752

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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

দিঘা এয়ারপোর্ট কালেকশন

শ্রীঃ সুখ এন্ড
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