

Proposed NU Business Name: **Nilima Sharee Collection And Fabrics**

Project identification and prepared By Shahidul Islam
Tangail Sadar

Project verified by: Md. Mozaharun Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Nirmol Pal
Age	:	15/03/1990(27 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers, 1 Sister
Address	:	Vill: Kortia P.O Kortia :, 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	:	Dulali Rani Pal
(iii) Father's name	:	Nitai Pal
(iv) GB member's info	:	Branch :Kortia, Centre #65/(Female), Member ID: 8842,Group No:10 Member since:2/07/2007. (10years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 150,000, Outstanding loan:
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	6 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.		01710013003
Mother's Contact No.	:	01912084635
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., tangail Sadar.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Dulali Rani Datto joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	:Sushmita Auto engineering work shop
Location	:	Tangail Sadar
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 220000/-(from existing business)73% Required Investment BDT 80,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11ft x 5ft=55 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Furniture Items. ▪Average 10% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is Rented ▪Collects goods from Dhaka ▪Agreed grace period is 3 months.

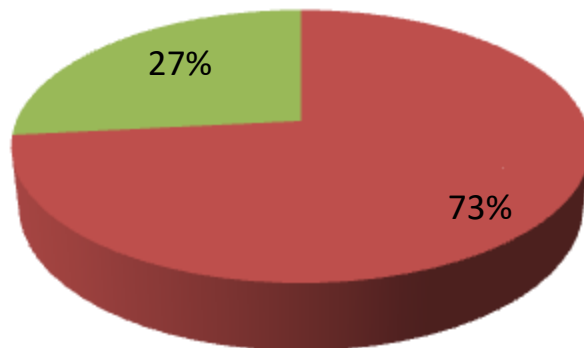
Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Dress Item		300000	3600000
Total Sales (A)		300000	3600000
Less. Variable Expense		270000	3240000
Total variable Expense (B)		270000	3240000
Contribution Margin (CM) [C=(A-B)]	0	30000	360000
Less. Fixed Expense			
Rent		250	3000
Electric Bill			0
Transportation		4000	48000
Salary (self)		5000	60000
Salary (staff)		12000	144000
Guard			0
Entertainment		1000	12000
Generator			0
Security			0
Mobile		500	6000
Total fixed Cost (D)		22750	273000
Net Profit (E) [C-D]		7250	87000

Investment Breakdown 220

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sharee	150	300	45000			40000	85000
Voil Cloth	70	800	56000			20000	76000
Poplin	60	1200	72000			20000	92000
Printed	100	40	40000				40000
Others			10000				10000
Total			220000			80000	300000

Entrepreneur's Contribution 220,000 67%
 Investor's Investment 80,000 24%
 Total 330,000

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 80,000
- Total 300,000

Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Engineering Item		400000	4800000	5040000	5292000
Total Sales (A)		400000	4800000	5040000	5292000
Less. Variable Expense					
Engineering Item	0	360000	4320000	4536000	4762800
Total variable Expense (B)	0	360000	4320000	4536000	4762800
Contribution Margin (CM) [C=(A-B)]	0	40000	480000	504000	529200
Less. Fixed Expense					
Rent		1000			
Electric Bill			0	0	0
Transportation		5000	60000	63000	66150
Salary (self)		5000	60000	63000	66150
Salary(staff)		12000	144000	151200	158760
Guard		500	6000	6300	6615
Generator			0	0	0
Entertainment		2000	24000	25200	26460
Security					
Mobile		800	9600	10080	10584
Total fixed Expenses		26300	315600	331380	347949
Net Profit (E) [C-D]		13700	164400	172620	181251
Investment Payback			20000	20000	20000

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	50000		
1.2	Net Profit	164400	147160	181251
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		132400	247560
	Total Cash Inflow	214400	279560	428811
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
3	Total Cash Outflow	82000	20000	20000
	Net Surplus	132400	247560	396811

SWOT ANALYSIS

STRENGTH

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