

Proposed NU Business Name: **TANGAIL SARI HOUSE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	GAURA CHANDRA DASH
Age	:	01-01-1985(32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 son & 1 Doughter.
No. of siblings:	:	2 Brothers & 3 Sister.
Address	:	Vill: bramon kusia ,P.s: Garinda, P.S: Tangail Sadar , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	DULALI RANI DASH
(iii) Father's name	:	GAGINDRA CHANDRA DASH
(iv) GB member's info	:	Branch:Surus Tangail , Centre# 44 (Male), Member ID: 3751 , Group No:07 Member since:19/03/1985 (30 Years) First loan: BDT 4,000 /- Outstanding loan: Nil
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 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	:	20 years experience in running business. He has Family wise training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01736433047
Family's Contact No.	:	01772695768
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadarUnit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GAGINDRA CHANDRA DASH joined Grameen Bank 30 years ago. At first she took BDT 4,000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	TANGAIL SARI HOUSE
Location	:	Vill: bramon kusia ,P.s: Garinda, P.S: Tangail Sadar , Dist: Tangail
Total Investment in BDT	:	BDT=255,000/-
Financing	:	Self BDT =205,000/- (from existing business) 80% Required Investment BDT= 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT= 5,000
Proposed Salary	:	BDT= 5,000
Size of shop	:	80 ft x 07 ft= 560square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Tat Machine, Cotton, etc. ▪Average 25% gain on sales. ▪The business is operating by entrepreneur. Existing 2 employee. ▪The shop is no rented. ▪Collects goods from Patrail, Tangail. ▪Agreed grace period is 3 months.

Existing Business		
BDT (TK)		
Particular	Monthly	Yearly
Revenue (sales)		
Tat Machine, Cotton, etc	150,000	1,800,000
Total Sales (A)	150,000	1,800,000
Less. Variable Expense		
Tat Machine, Cotton, etc	112,500	1,350,000
Total variable Expense (B)	112,500	1,350,000
Contribution Margin (CM) [C=(A-B)]	37,500	450,000
Less. Fixed Expense		
Electricity Bill	800	9600
Transportation	2000	24000
Salary(Self)	5000	60000
Salary(Staff)	20000	240000
Entertainment	200	2400
Mobile Bill	300	3600
Total fixed Cost (D)	28300	339600
Net Profit (E) [C-D]	9,200	110,400

Investment Breakdown

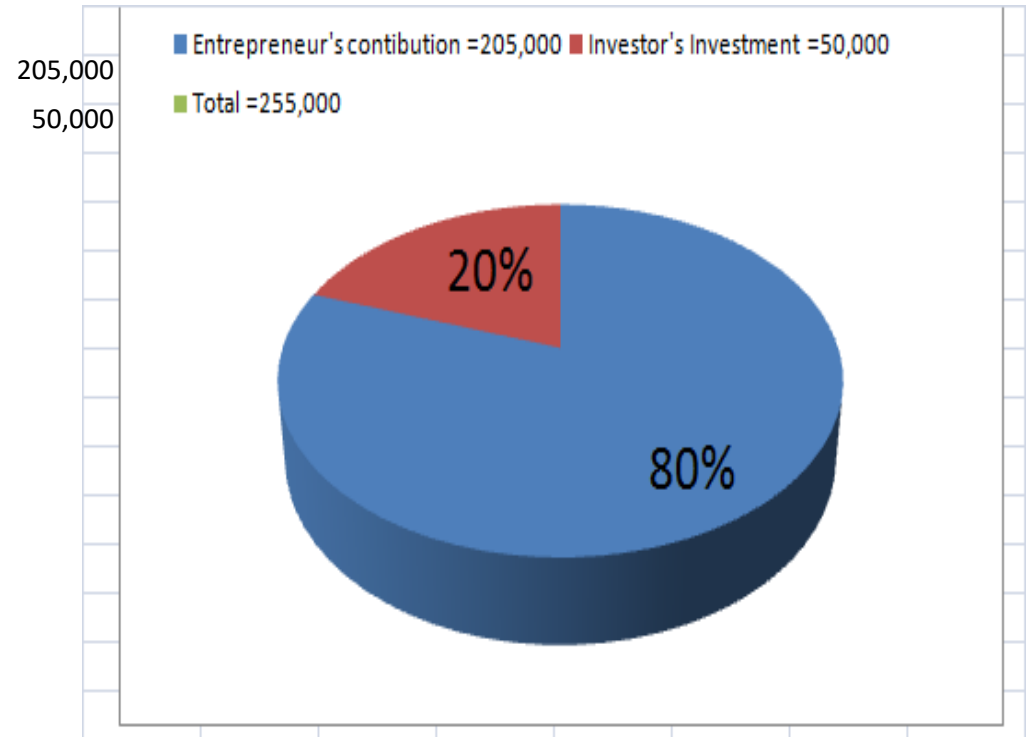
Particulars	Existing	Proposed	Proposed Total
Tat Machine, ,	150,000	50,000	200,000
Cotton	35,000	0	35,000
etc	20,000	0	20,000
Total:-	205,000	50,000	255,000

Source of Finance

Entrepreneur's contribution =205,000

Investor's Investment =50,000

Total =255,000



Financial Projection (BDT)

BDT (TK)				
Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)				
Tat Machine, Cotton, etc	200,000	2,400,000	2,520,000	2,646,000
Total Sales (A)	200,000	2,400,000	2,520,000	2,646,000
Less. Variable Expense				
Tat Machine, Cotton, etc	150,000	1,800,000	1,890,000	1,984,500
Total variable Expense (B)	150,000	1,800,000	1,890,000	1,984,500
Contribution Margin (CM) [C=(A-B)	50,000	600,000	630,000	661,500
Less. Fixed Expense				
Electricity Bill	800	9,600	10,080	10,584
Transportation	2,500	30,000	31,500	33,075
Salary(Self)	5,000	60,000	60,000	60,000
Salary(Staff)	20,000	240,000	240,000	240,000
Entertainment	200	2,400	2,520	2,646
Mobile Bill	200	2,400	2,400	2,400
Total Fixed Cost	28,700	344,400	346,500	348,705
Net Profit (E) [C-D)	21,300	255,600	283,500	312,795
Investment Payback		20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	0	0
1.2	Net Profit	255,600	283,500	312,795
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	235,600	499,100
	Total Cash Inflow	305,600	519,100	811,895
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	235,600	499,100	791,895

SWOT ANALYSIS

STRENGTH

Employment: Self:3 Family:0 Others:
Experience & Skill : 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



















FAMILY PICTURE

