

Proposed NU Business Name: **HRIDOY SEWING MACHINE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	HRIDOY CHANDR A DAS
Age	:	12-03-1999 (18 Years)
Education, till to date	:	Class 8
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Brother & 1 Sisters
Address	:	Vill: Uttor Chor chandia, P.O: Olama bazaar. P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RENU BALA DAS
(iii) Father's name	:	JOHUR DAS
(iv) GB member's info	:	Branch: Chor Chandia Sonagazi, Centre # 09 (Female), Member ID: 5382, Group No: 02 Member since: 27-04-2002 (15 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 9340-
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822-501779
Family's Contact No.	:	01829-938107
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit ,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RENU BALA DAS joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HRIDOY SEWING MACHINE
Location	:	Reju mia Bazaar, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 545,000/-
Financing	:	Self BDT 495,000/- (from existing business) 91% Required Investment BDT 50,000/- (as equity) 9%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; various item etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

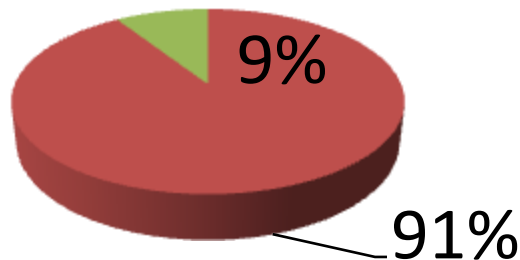
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Various item	80,000	960,000
Total Sales (A)	80,000	960,000
Less. Variable Expense		
Various item	60,000	720,000
Total variable Expense (B)	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	20,000	240,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Rent	2,000	24,000
Transportation	300	3,600
Salary (staff)	5,000	60,000
Total fixed Cost (D)	13,300	159,600
Net Profit (E) [C-D]	6,700	80,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bag	86	700	60,000	0	0	0	60,000
Sewing Machine	6.9231	6500	45,000	3	6500	19,500	64,500
Belt	100	200	20,000	0	0	0	20,000
Mobile item	1	120000	120,000	0	0	0	120,000
Computer	1	50000	50,000	0	0	0	50,000
Security	1	200000	200,000	0	0	0	200,000
School bag	0	0	0	1	30500	30,500	30,500
Total	195.64		495,000	4		50,000	545,000

Source of Finance



■ Entrepreneur's Contribution 495,000

■ Investor's Investment 50,000

■ Total 545,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Various item	100,000	1,200,000	1,260,000	1,323,000
Total Sales (A)	100,000	1,200,000	1,260,000	1,323,000
Less. Variable Expense				
Various item	75,000	900,000	945,000	992,250
Total variable Expense (B)	75,000	900,000	945,000	992,250
Contribution Margin (CM) [C=(A-B)]	25,000	300,000	315,000	330,750
Less. Fixed Expense				
Electricity Bill	500	6,000	7,000	8,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	3,000	3,500
Rent	2,000	24,000	24,000	24,000
Transportation	400	4,800	5,500	6,000
Salary (staff)	5,000	60,000	60,000	60,000
Total Fixed Cost	13,500	162,000	165,000	167,500
Net Profit (E) [C-D]	11,500	138,000	150,000	163,250
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		
1.2	Net Profit	138,000	150,000	163,250
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		118,000	248,000
	Total Cash Inflow	188,000	268,000	411,250
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	118,000	248,000	391,250

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

