

Proposed NU Business Name: Sultan cosmatecs
MD.Sultan alli



Project identification and prepared by: Md. Shahadat hossain
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: Sultan alli
Age	:	02/04/1986(31 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	0boy 01Gril
No. of siblings:	:	02Brothers 02 sister
Address	:	Vill:mathar vadra P.O:boldiata bazarP.S:Dhanbari 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	:	MOST : saheton Bagum
(iii) Father's name	:	MD: samsul hok
(iv) GB member's info	:	Branch:Nolhara Modhupur , Centre # 10 (Female), Member ID: 2028, Group No: 05 Member since: 1995-2015 raning (20Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 16,000 Outstanding loan: 0.
(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	:	12 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01937-391682
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: SOHETON BAGUM Joined Grameen Bank Since 20 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	Sultan cosmatecs
Location	:	Saterkandi bazar ,dhanbari, Tangail
Total Investment in BDT	:	BD 155.000
Financing	:	Self BDT 105,000(from existing business) 68% Required Investment BDT 50,000(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10 ft= 100 Square ft
Security of the shop	:	50000Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes; emetation Etc. ▪Average 25% gain on sale. ▪The business is operating by entrepreneur. Existing 01 Employee. ▪The Shop is Rented ▪Collects goods from Dhanbari. ▪Agreed grace period is 3 months.

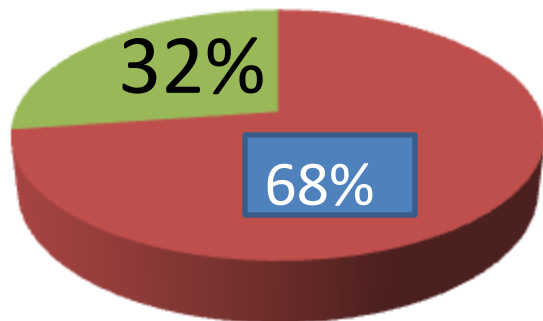
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
bekash,dutch bangla,gift item	2,200	66,000	792000
Total Sales (A)	2,200	66,000	792000
Less. Variable Expense			
bekash,dutch bangla,gift item	1,650	49,500	594000
	0	0	0
	0	0	0
Total variable Expense (B)	1,650	49,500	594000
Contribution Margin (CM) [C=(A-B)]	550	16,500	198000
Less. Fixed Expense			
Rent		800	9,600
Electricity bill		500	6,000
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		300	3,600
Guard		100	1,200
Genaretor		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		8,500	102,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Vateti bag	16 b	2200	5,000			30,000	35,000
mala sat			14,000			0	14,000
Hkalna			8000			0	8000
other			20000			20,000	40,000
gari			4000				4000
security			50000				50,000
Total			105,000			50,000	155,000

Source of Finance



Entrepreneur Investment:
 105,000
Investor Investment:50,000
Total Investment:155,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
polti feed fish feed etc.	3,000	90,000	1,080,000	1,134,000	
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	
Less. Variable Expense					
polti feed fish feed etc.	2,250	67,500	810,000	850,500	
Total variable Expense(B)	2,250	67,500	810,000	850,500	
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	
Less. Fixed Expense					
Rent		800	9,600	9,600	
Electricity bill		500	6,000	6,100	
Transportation		1000	12,000	12,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		300	3,600	3,900	
Guard		100	1200	1200	
Genaretor		0	0	0	
Mobile bill		300	3,600	3,800	
Total fixed Cost (D)		8,000	96,000	97,400	
Net Profit (E) [C-D]		14,500	174,000	186,100	
Investment Payback			30,000	30,000	

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	174,000	186,100
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		144,000
	Total Cash Inflow	224,000	330,100
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	144,000	300,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 01
Experience & Skill : 16 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



অসম নবম পাবনা
দ্বিতীয় পুষ্টি, পুষ্টি
চামি শেমে ব্রোমা
শামিয়া, মোর বাসিন্দা
যাছিনে তম মনন নয়ানপা





FAMILY PICTURE

