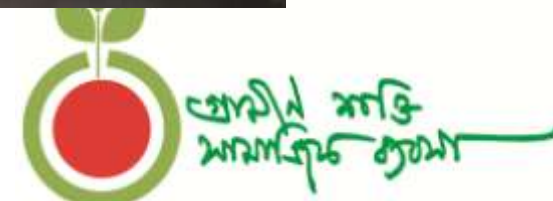


# Proposed NU Business Name: SOTOTA NET HOUSE



Project identification and prepared by: Md Salah Uddin ,  
Elenga Unit, Tangail

Project verified by: Modon Kumar biswas



**Grameen Shakti**  
**Samajik Byabosha Ltd.**



## ***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	:	02 years of business experience.
Own Business and	:	05 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01798-119094
Family's Contact No.	:	01786-529756
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Momtaz** joined Grameen Bank since 04 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

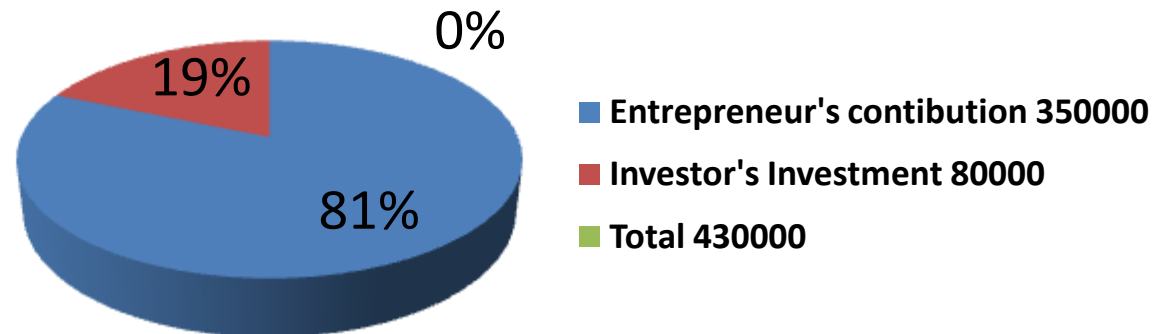
Business Name	:	Satota Net House
Location	:	Dakkhin Chamuriua
Total Investment in BDT	:	BDT 430,000/-
Financing	:	Self BDT 350,000/- (from existing business) 81 % Required Investment BDT 80,000/- (as equity) 19 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	0
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Net. Rouf, Knit etc.</li> <li>▪Average 200 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing <b>no</b> employee.</li> <li>▪The shop isnot rented .</li> <li>▪Collects goods from .Dhaka</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Net	2,000	60,000	720,000
	0	0	0
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Net	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		600	7,200
Transportation		1000	12,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		0	0
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		500	6,000
<b>Total fixed Cost (D)</b>		<b>7,100</b>	<b>85,200</b>
<b>Net Profit (E) [C-D]</b>		<b>4,900</b>	<b>58,800</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Net	200	1000	200000	Net	50	1000	50,000	250,000
Cotton	500	180	90000	Cotton	100	180	18,000	108,000
Roaf	375	160	60000	Roaf	50	160	8,000	68,000
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0	Others			4,000	4,000
			0					0
Others			0					0
<b>Total</b>			<b>350,000</b>				<b>80,000</b>	<b>430,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Net	2,800	84,000	1,008,000	1,058,400	1,111,320
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>	<b>1,058,400</b>	<b>1,111,320</b>
<b>Less. Variable Expense</b>					
Net	2,240	67,200	806,400	846,720	889,056
<b>Total variable Expense (B)</b>	<b>2,240</b>	<b>67,200</b>	<b>806,400</b>	<b>846,720</b>	<b>889,056</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16,800</b>	<b>201,600</b>	<b>211,680</b>	<b>222,264</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		660	7,920	8,316	8,732
Transportation		1,100	13,200	13,860	14,553
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		525	6,300	6,615	6,946
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>7,285</b>	<b>87,420</b>	<b>88,791</b>	<b>90,231</b>
<b>Net Profit (E) [C-D]</b>		<b>9,515</b>	<b>114,180</b>	<b>122,889</b>	<b>132,033</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>	80,000	
1.1	Cash Inflow	114,180	122,889
1.2	Investment Infusion by Investor	0	0
1.3	Net Profit		45120
1.4	Depreciation (Non cash item)	<b>194,180</b>	<b>168709</b>
	Opening Balance of Cash Surplus		
<b>2</b>	<b>Total Cash Inflow</b>	80,000	
2.1	<b>Cash Outflow</b>		
2.2	Purchase of Product	48,000	48,000
2.3	Payment of GB Loan	<b>128,000</b>	48,000
	Investment Pay Back (Including Ownership Tr. Fee)	<b>82,180</b>	<b>120709</b>
<b>3</b>	<b>Total Cash Outflow</b>	45,120	

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Own Business : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures























# FAMILY PICTURE