



*Proposed NU Business Name* : **NEW FASOIN HAUG AND TAILAS**

*Business Category* : **Shopkeeping, Cloth Store**



*Business Proposal Identified & Prepared by* : **Shahazad Hossain, Unit Incharge Dhonbari, Tangail, Zone 01.**

*Business Proposal Verified by* : **N/A**

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	: <b>Mst.sheli hasan</b> Vill: Dhopakhali , Union: Dhopakhali, District: Tangail
Age	: 32 years
Marital Status	: Married
Children	: 1 (One) Son and 1 (One) Daughter
No. of siblings	: 2 (Two) Brothers and 3 (Three) Sisters
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: most.khadaja bagum
(iii) Father's name	: Late md.narul islam
(iv) GB member's info	: Branch: Kendua Madhupur, Donbari, Centre # 32 Loan no.: 2244, Member since 04 January 1990 First loan: Tk. 2,000 Last loan: Tk. 20,000
Further Information:	
(v) Who pays GB loan installment	: N/A
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Education, till to date	:	Under SSC
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	She has 8 (Eight) year(s) of experience in running her own business. She started the business with BDT 120,000 (One Lac Twenty Thousand)
Other Own/Family Sources of Income	:	Mother's occupation: Housewife Developments from entrepreneur's current business are Land Lease, Child education development etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01712858925
NU's NID/Birth Certificate No.	:	9312557438029
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- most.khadaja bagum was a GB member from 04 January 1990 to 03 January 2008, at first she took GB loan BDT 2,000 (Two Thousand).

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>NEW FASOIN HAUG AND TAILAS</i></b>
Address/ Location	:	dhanbari mohila market
Total Investment Required in BDT	:	Tk. 350,000
Financing	:	Self Tk. 270,000 Required Investment Tk. 80,000
Present salary/drawings from business	:	N/A
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 15%
(ii) Estimated % of proposed gross profit margin	:	From Product 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

# *INFO ON EXISTING BUSINESS OPERATIONS*

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	10,000	280,000	3,360,000
<b>Total Sales/commission (A)</b>	<b>10,000</b>	<b>280,000</b>	<b>3,360,000</b>
<b>Less: Cost of Sales</b>			
Cost of Product(s)	8,500	238,000	2,856,000
<b>Total Cost of Sales and Services (B)</b>	<b>8,500</b>	<b>238,000</b>	<b>2,856,000</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,500</b>	<b>42,000</b>	<b>504,000</b>
<b>Less: Operating Cost</b>			
RENT		1,000	12,000
ELECTRIC BILL		800	9,600
TRANSPORT		1,500	18,000
SALLERY WON		5,000	60,000
SALARY STAFF		20,000	240,000
ENTERTAINEMENT		500	6,000
Generator Bill		200	2,400
Mobile Bill		500	6,000
<b>Non Cash Item</b>			
Deprecation Expenses		0	0
<b>Total Operating Cost (D)</b>		<b>29,500</b>	<b>354,000</b>
<b>Net Profit (C-D)</b>		<b>12,500</b>	<b>150,000</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars of products</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Security, Three Pices, shart, Pant, Different types of Embroidery three pieces, Gauge cloth, thread, needle, bobbin, sewing machine oil and others sewing accessories etc.)	Investment in products (different types of winter cloth and others cloth item, Three Pices, shart, Pant etc.)	270,000	80,000	350,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
<b>Total Capital</b>		<b>270,000</b>	<b>80,000</b>	<b>350,000</b>

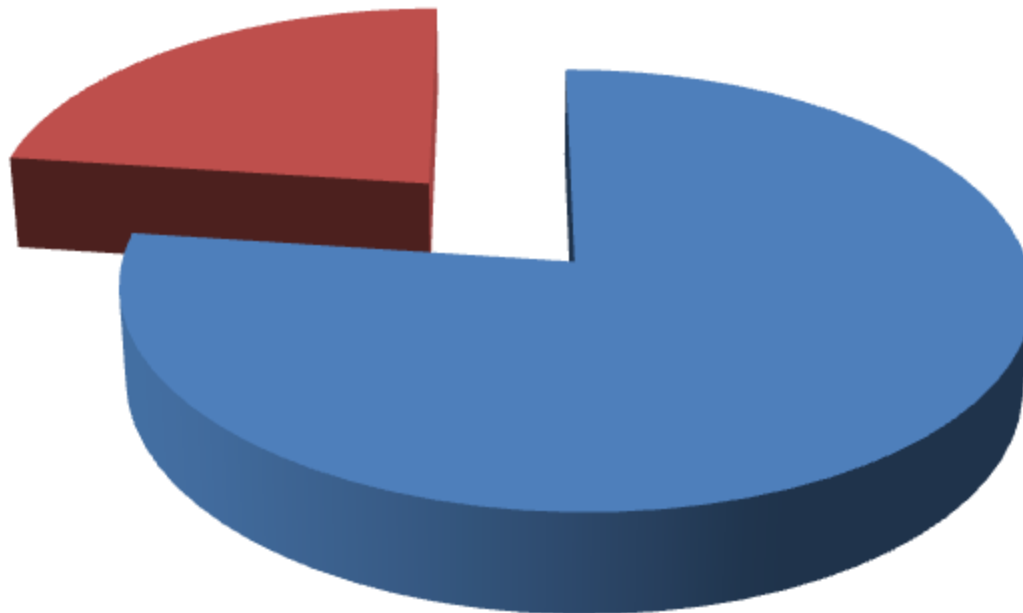
# *SOURCE OF FINANCE*

■ Entrepreneur's Contribution BDT 270,000 (77%)

■ GSSB's Investment BDT 80,000 (23%)

■ Total Capital BDT 350,000

Amount (BDT)





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	12,000	336,000	4,032,000	12,600	352,800	4,233,600	13,230	370,440	0
<b>Total Sales/commission (A)</b>	<b>12,000</b>	<b>336,000</b>	<b>4,032,000</b>	<b>12,600</b>	<b>352,800</b>	<b>4,233,600</b>	<b>13,230</b>	<b>370,440</b>	<b>0</b>
<b>Less: Cost of Sales</b>									
Estimated cost of Product(s)	10,200	285,600	3,427,200	10,710	299,880	3,598,560	11,246	314,888	0
<b>Est. Total Cost of Sales and Services (B)</b>	<b>10,200</b>	<b>285,600</b>	<b>3,427,200</b>	<b>10,710</b>	<b>299,880</b>	<b>3,598,560</b>	<b>11,246</b>	<b>314,888</b>	<b>0</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,800</b>	<b>50,400</b>	<b>604,800</b>	<b>1,890</b>	<b>52,920</b>	<b>635,040</b>	<b>1,984</b>	<b>55,552</b>	<b>0</b>
<b>Less: Operating Cost</b>									
RENT		1,000	12,000		1,100	13,200		1,210	0
ELECTRIC BILL		800	9,600		880	10,560		968	0
TRANSPORT		1,500	18,000		1,650	19,800		1,815	0
SALLERY WON		5,000	60,000		5,500	66,000		6,050	0
SALARY STAFF		20,000	240,000		22,000	264,000		24,200	0
Generator Bill		200	2,400		220	2,640		242	0
Mobile Bill		600	7,200		660	7,920		726	0
ENTERTAINEMENT		600	7,200		660	7,920		726	0
Ownership Transfer Fee		762	6,858		762	9,144		762	-2
<b>Non Cash Item</b>									
Depriciation Expenses		0	0		0	0		0	0
<b>Total Operating Cost (D)</b>		<b>30,462</b>	<b>363,258</b>		<b>33,432</b>	<b>401,184</b>		<b>36,699</b>	<b>-2</b>
<b>Net Profit (C-D)</b>		<b>19,938</b>	<b>241,542</b>		<b>19,488</b>	<b>233,856</b>		<b>18,853</b>	<b>2</b>
<b>Retained Income</b>			<b>241,542</b>			<b>475,398</b>			<b>475,400</b>

**Notes: 1. Agreed grace period:** Three months

**2. Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>SL#</b>	<b>Particular</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion By Investor	80000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	248400	243000	0
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	207261	395409
	<b>Total Cash Inflow</b>	<b>328400</b>	<b>450261</b>	<b>395409</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	80000		
2.2	Investment Payback Including Ownership Transfer Fee	41139	54852	9
	<b>Total Cash Outflow</b>	<b>121139</b>	<b>54852</b>	<b>9</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>207261</b>	<b>395409</b>	<b>395400</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1, Family: 0  
Others (beyond family): 0  
Future employment: 0
- Trade License in her own name
- Skilled and working experiences (8 Years)

## **W**EAKNESS

- Electricity problem;

## **O**PPORTUNITIES

- Location of shop;

## **T**HREATS

- Theft;

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