

Proposed NU Business Name: **PRIYOTA LADIES CORNER**



Project identification and prepared by: Abul Khayer,
Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	TAPASH CHANDRA DEY
Age	:	31-10-1983 (32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: East Pakutiya, P.O: D. Pakutiya, P.S: Ghatail, 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	:	MOKUL CHANDRA DEY
(iii) Father's name	:	NIKHIL CHANDRA DEY
(iv) GB member's info	:	Branch: Pakutiya Ghatail, Centre # 08 (Female), Member ID: 8467, Group No: 04 Member since: 13-09-1989 (26 Years) First loan: BDT 4,000
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 30,700
(v) Who pays GB loan installment	:	Elder Brother
(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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-359261
Brother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOKUL CHANDRA DEY joined Grameen Bank since 26 years ago . At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PRIYOTA LADIES CORNER
Location	:	Gopalpur road, Pakutiya, Ghatail, Tangail.
Total Investment in BDT	:	BDT 2,50,000
Financing	:	Self BDT 1,50,000(from existing business) 60% Required Investment BDT 1,00,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bag, Belt, Ladies purse, Imitation, Fancy item, Soap, fairness cream, Body spray, Shampoo, Scarp etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 4 months.

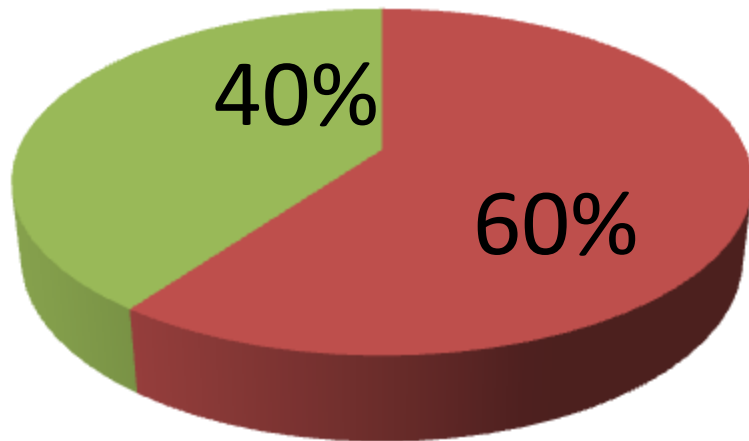
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bag, Belt, Ladies purse, Imitation, Fancy item, Soap, fairness cream, Body spray, Shampoo, Scarp etc	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Bag, Belt, Ladies purse, Imitation, Fancy item, Soap, fairness cream, Body spray, Shampoo, Scarp etc	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		1,200	14,400
Electricity bill		300	3,600
Generator bill		200	2,400
Mobile Bill		400	4,800
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Total fixed Cost (D)		8,300	99,600
Net Profit (E) [C-D]		6,700	80,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bag, Belt, Ladies purse	36,000	-	36,000
Imitation, Fancy item	80,000	70,000	1,50,000
Soap, fairness cream, Body spray, Shampoo, Scarp etc	24,000	30,000	54,000
Security	10,000	-	10,000
Total	1,50,000	1,00,000	2,50,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Bag, Belt, Ladies purse, Imitation, Fancy item, Soap, fairness cream, Body spray, Shampoo, Scarp etc	4,000	120,000	1,440,000	1,512,000
Total Sales (A)	4,000	120,000	1,440,000	1,512,000
Less. Variable Expense				
Bag, Belt, Ladies purse, Imitation, Fancy item, Soap, fairness cream, Body spray, Shampoo, Scarp etc	3,200	96,000	1,152,000	1,209,600
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400
Less. Fixed Expense				
Rent		1,200	14,400	14,400
Electricity bill		300	3,600	4,000
Mobile bill & SMS Monitoring		200	2,400	3,000
Transportation		500	6,000	6,500
Salary (self)		1,500	18,000	20,000
Salary (staff)		5,000	60,000	60,000
Entertainment		3,000	36,000	36,000
Total Fixed Cost		200	2,400	3,000
Net Profit (E) [C-D]		11,900	142,800	146,900
Investment Payback		12,100	145,200	155,500

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	100,000	
1.2	Net Profit	145,200	155,500
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		85,200
	Total Cash Inflow	245,200	240,700
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	85,200	180,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 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











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FAMILY PICTURE

