

Proposed NU Business Name: **SHOIKOT BOP**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	CHAMPA RANI
Age	:	21-08-1987 (29 Years)
Education, till to date	:	Class IX
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Braha Chakuri para, P.O: Braha, P.S: Nobabgonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHANTI RANI
(iii) Father's name	:	RAM CHORON MONI
(iv) GB member's info	:	Branch: Komorgonj, Centre # 48(Female), Member ID: 7600/1, Group No: 01 Member since: (18Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: NIL
(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	:	8 years experience in running business. She has hand training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01938-587530
Mother's Contact No.	:	01860-652724
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

SHANTI RANI joined Grameen Bank since 18 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOIKOT BOP
Location	:	Braha Chakuripara, Nobabgonj
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of bop (stainless steel shiner).▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 16 artisans.▪Five more artisans will be appointed after getting equity fund.▪The shop is owned.▪Collects goods from Tongi and Bongshal.▪Agreed grace period is 3 months.

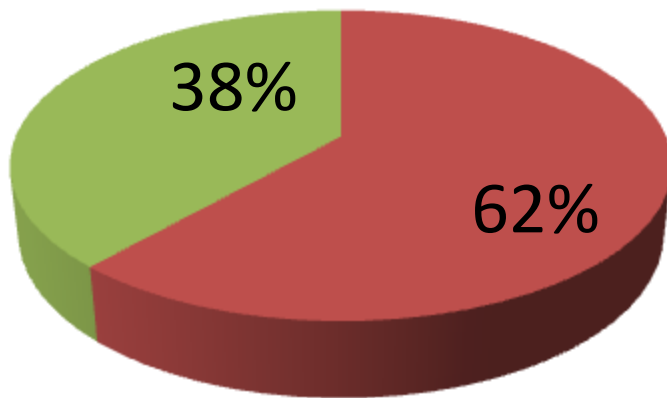
Existing Business (BDT)

Particular	Weekly	Monthly	Yearly
Revenue (sales)			
Bop	30,000	120,000	1,440,000
Total Sales (A)	30,000	120,000	1,440,000
Less. Variable Expense			
Wastage, thread etc	21,000	84,000	1,008,000
Total variable Expense (B)	21,000	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	9,000	36,000	432,000
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		4,500	54,000
Entertainment		500	6,000
Salary (staff) (16)		20,000	240,000
Total fixed Cost (D)		30,800	369,600
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Wastage Piece Cloth	1 ton	50,000	50,000	1ton	50,000	50,000	100,000
Lather	10 cnt	500	5,000	0	0	0	5,000
Thread	10kg	150	1,500	0	0	0	1,500
Ready made Bop	300	70	21,000	0	0	0	21,000
Total	321		80,000	1		50,000	130,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)

Particular	Weekly	Monthly	1st Year	2nd Year
Revenue (sales)				
Bop	39,500	158,000	1,896,000	1,990,800
Total Sales (A)	39,500	158,000	1,896,000	1,990,800
Less. Variable Expense				
Wastage, thread etc	27,650	110,600	1,327,200	1,393,560
Total variable Expense (B)	27,650	110,600	1,327,200	1,393,560
Contribution Margin (CM) [C=(A-B)]	11,850	47,400	568,800	597,240
Less. Fixed Expense				
Electricity Bill		500	6,000	6,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		6,500	78,000	80,000
Entertainment		500	6,000	7,000
Salary (staff) (21)		25,000	300,000	300,000
Total Fixed Cost		37,900	454,800	458,500
Net Profit (E) [C-D]		9,500	114,000	138,740
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	114,000	138,740
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		84,000
	Total Cash Inflow	164,000	222,740
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	84,000	192,740

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:1 Others:20
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





















FAMILY PICTURE

