

**Proposed NU Business Name: M/S PUJA SORNALROY**



Project identification and prepared by: Modon Kumar Biswas,  
Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>BASUDAB GOSH</b>
Age	:	02-02-1984 (33Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	01 Douther 01 Son
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Yousopgonj P.O Posibazar, P.S: Rupgonj Dist: Narayangonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>NILU RANI</b>
(iii) Father's name	:	<b>LATE SOHODAB CHANDRO BISWAS</b>
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 49 (Female), Member ID: 7641, Group No: 02 Member since: 13-002-2007 (10Years) First loan: BDT 5,000 /- Outstanding loan: 10155/-
Further Information:		
(v) Who pays GB loan installment	:	Nil
(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 & Skill Own Business and Training Info	:	12 years of business experience. : 12 years experience in running business. : He has 05 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-037475
Family's Contact No.	:	01987-835474
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NILU RANI** joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

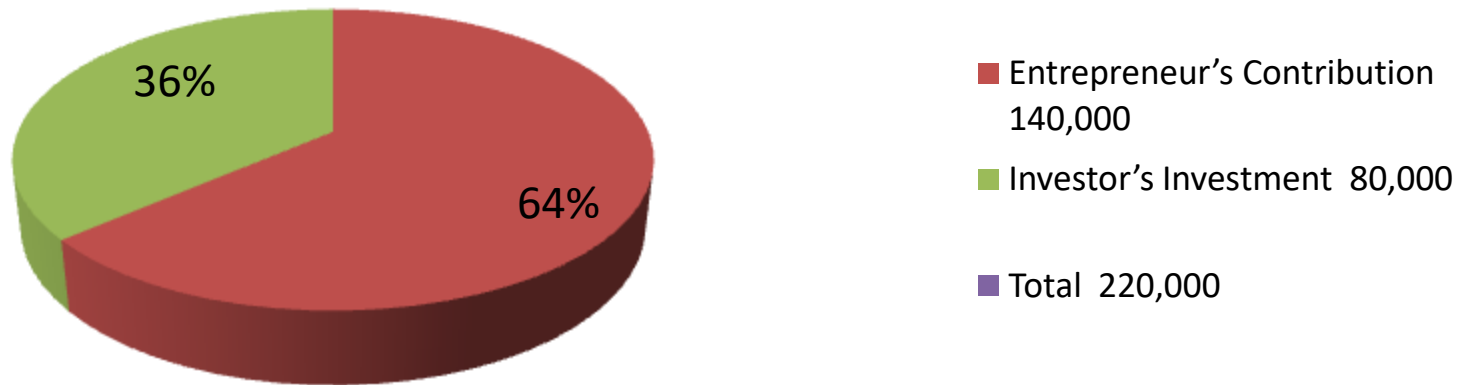
Business Name	:	<b>M/S SHOHID GENERAL STORE</b>
Location	:	Posi bazer,Posibazar ,Narayangonj
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 140,000/- (from existing business) 64% Required Investment BDT 80,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Hasli har, hire jumka , etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing three employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tati bazar, Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Jewlery	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>			
Jewlery	4,000	120,000	1,440,000
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		500	6,000
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Salary (sttaf)		15,000	180,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>23,500</b>	<b>282,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,500</b>	<b>78,000</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Hasle Har	2	42000	84000	Gold	2	40000	80,000	164,000
Neck Har	1	42000	42000				0	42,000
Scale Machine	1	7000	7000				0	7,000
Machinaries							0	0
Security Advanced							0	0
Others			7000	Others			0	7000
<b>Total</b>			<b>140,000</b>				<b>80,000</b>	<b>220,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Jewlery	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Less. Variable Expense</b>					
Jewlery	4,800	144,000	1,728,000	1,814,400	1,905,120
<b>Total variable Expense (B)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>	<b>1,814,400</b>	<b>1,905,120</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		525	6,300	6,615	6,946
Transportation		550	6,600	6,930	7,277
Mobile Bill		360	4,320	4,536	4,763
Entertainment		200	2,400	2,520	2,646
Salary (sttaf)		15,000	180,000	189,000	198,450
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		117	1,400	1,400	1,400
<b>Total Fixed Cost</b>		<b>23,752</b>	<b>285,020</b>	<b>295,001</b>	<b>305,481</b>
<b>Net Profit (E) [C-D]</b>		<b>12,248</b>	<b>146,980</b>	<b>158,599</b>	<b>170,799</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)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	146,980	158,599	170,799
1.3	Depreciation (Non cash item)	1,400	1,400	1,400
1.4	Opening Balance of Cash Surplus		126,380	254,379
	<b>Total Cash Inflow</b>	<b>238,380</b>	<b>286,379</b>	<b>426,578</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>126,380</b>	<b>254,379</b>	<b>394,578</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill 12Years  
Own Business :12Years  
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

















স্বাধীনতা



গ্রামীণ ব্যাংক

মহাজ গ্রামের পাশবই

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কেন্দ্রের নাম	স্বাধীনতা গ্রাম
শাখা	স্বাধীনতা গ্রাম







রূপগঞ্জ ইউনিয়ন পরিষদ  
Rupganj Union Parishad

পোঃ ব্রাহ্মণবাড়ী, উদয়গঞ্জ ও মনসিংগ, জেলাঃ ময়মনসিংহ, বাংলাদেশ।

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কর্তৃক

স্বাক্ষরিত

তারিখ

কর্তৃক

এক লাইসেন্স

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লাইসেন্স নং

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# FAMILY PICTURE

