

Proposed NU Business Name: **NOYON CHIPS MILS**



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Project verified by: Md Muzaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE NOYON KUMAR ROY
Age	:	12-09-1988 (29 Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother 03 Sisters
Address	:	Vill: Madhapara, P.O: Shabgram, P.S Bodra Shadar, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SREEMOTI KUSHUM RANI
(iii) Houseband's name	:	LATE DEBNATH ROY
(iv) GB member's info	:	Branch: Mohishaban,Gabtoli , Centre # 63 (Female), Member ID: 9114/1, Group No: 03 Member since: 26-02-2009 (6 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000/- 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	:	04 years experience in running business. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01777-902575
Wife's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogura Sadar, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREE MOTI KUSUM RANI joined Grameen Bank since 6 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	SREE NAYON KUMAR ROY
Location	:	Vill: Madhapara, P.O: Shabgram, P.S Bodra Shadar, Dist: Bogra
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 150,000 (from existing business) 60% Required Investment BDT 100,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	56 ft x 10 ft = 560 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Cheaps sales.▪The shop is in own rented.▪Thebusiness is operating by entrepreneur.Existing 01 employee.▪Collects goods from Bogra▪Agreed grace period is 3 months.

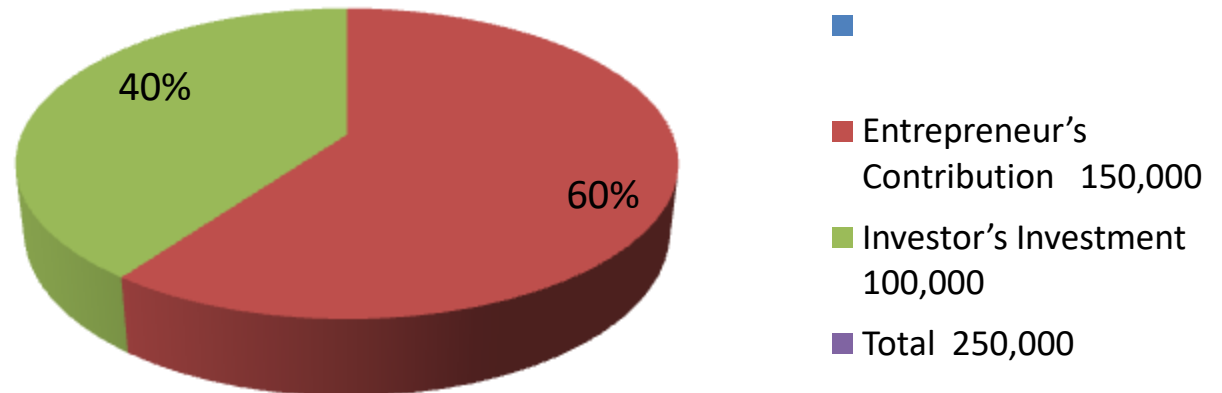
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cheaps Sales	34,000	1,020,000	12,240,000
Total Sales (A)	34,000	1,020,000	12,240,000
Less. Variable Expense			
Production cost	28,900	867,000	10,404,000
Total variable Expense (B)	28,900	867,000	10,404,000
Contribution Margin (CM) [C=(A-B)]	5,100	153,000	1,836,000
Less. Fixed Expense			
House rant		6,000	72,000
Electricity Bill		20,000	240,000
Transportation		25,000	300,000
Salary (self)		5,000	60,000
Salary (staf)		44,000	528,000
Entertainment		2,000	24,000
Guard		-	0
Generator		-	0
Mobile Bill		600	7,200
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		102,600	1,231,200
Net Profit (E) [C-D]		50,400	604,800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Flours			25,000	100	1000	100,000	125,000
Cheaps			25,000	0		0	25000
Chemical			0	0	0	0	
Security			100,000	0	0	0	100,000
Others	0	0	0	0	0	0	0
Total	481		150,000	1	48,600	100,000	250,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cheaps Sale	40,000	1,200,000	14,400,000	15,120,000	15,876,000
Total Sales (A)	40,000	1,200,000	14,400,000	15,120,000	15,876,000
Less. Variable Expense					
Production cost	34,000	1,020,000	12,240,000	12,852,000	13,494,600
Total variable Expense (B)	34,000	1,020,000	12,240,000	12,852,000	13,494,600
Contribution Margin (CM) [C=(A-B)]	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Fixed Expense					
House rant		6,000	72,000	72,000	72,000
Electricity Bill		20,000	240,000	240,000	240,000
Transportation		25,000	300,000	300,000	300,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		44,000	528,000	528,000	528,000
Entertainment		2,000	24,000	24,000	24,000
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		600	7,200	7,200	7,200
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		102,600	1,231,200	1,231,200	1,231,200
Net Profit (E) [C-D]		77,400	928,800	1,036,800	1,150,200
Investment Payback			40,000	40,000	40,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	928,800	1,036,800	1,150,200
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		888,800	1,885,600
	Total Cash Inflow	1,028,800	1,925,600	3,035,800
2	Cash Outflow			
2.1	Purchase of Product	100,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	888,800	1,885,600	2,995,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:11
Others:0 Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Vill: Madhapara, P.O:
Shabgram, P.S Bodra Shadar, Dist: Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE

