

Proposed NU Business Name: **GIAS ANAROSH CHASHI**



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Donbari tagail

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.GEAS UDDEN
Age	:	30-04-1982(28 Years)
Education, till to date	:	5 class
Marital status	:	Married
Children	:	2 boy
No. of siblings:	:	5 Brother & 3 Sister
Address	:	Vill: mollabari P.O:ambari P.S:donbari, 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	:	MOST. SOHITON BAGUM
(iii) Father's name	:	MD.SHAHA ALLI
(iv) GB member's info	:	Branch: mirjabari,modupur Centre # 10 (Female), Member ID: 1483, Group No: 08 Member since: 1990 raning(27Years) First loan: BDT 3000Taka.
Further Information:		Existing loan: 15000, Outstanding loan: 1195 Taka
(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	:	02 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-552837
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOHITON BAGUM Joined Grameen Bank Since 08 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	GIAS ANAROSH CHASHI
Location	:	Mollabari bazaar, modupur,Tangail.
Total Investment in BDT	:	BDT 210,000
Financing	:	Self BDT 160,000(from existing business) 77% Required Investment BDT 50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	110 sotangso
Security of the shop	:	100,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; anaros.Etc▪Average 60% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The at anaros is Rented▪Collects goods from moupur.▪Agreed grace period is 3 months.

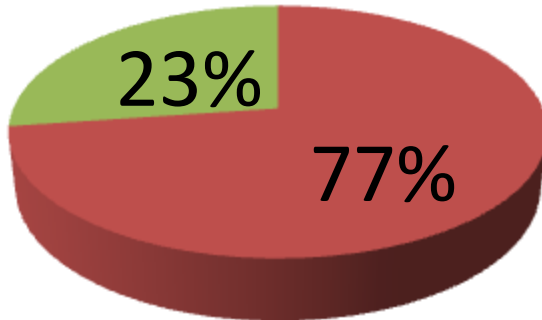
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
anaros,Etc	1700	51,000	612,000
	0	0	0
Total Sales (A)	1700	51,000	612,000
Less. Variable Expense			
anaros,Etc	680	20,400	244,800
	0	0	0
Total variable Expense (B)	680	20,400	244,800
Contribution Margin (CM) [C=(A-B)]	1020	30,600	367,200
Less. Fixed Expense			
Rent		10,000	30,000
Electricity Bill		0	0
Mobile Bill		200	2400
Salary (self)		5000	60,000
Guard		0	0
Transportation		1000	12,000
Entertainment		0	0
Salary (staff)		0	0
Bank service Charge		0	0
Total fixed Cost (D)		16,200	194,400
Net Profit (E) [C-D]		14,400	172,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
anaros	10000p	6.0	60,000	8334	6.0	50,000	110,000
Security			100,000				100,000
Total	10000p	6.0	160,000	8334p	6.0	50,000	210,000

Source of Finance



Entrepreneur
Investment:160,000
Investor Investment:50,000
Total Investment:210,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
anaros Etc	1700	51,000	612,000	642,600
	0	0	0	0
Total Sales (A)	1700	51,000	612,000	642,600
Less. Variable Expense		0		0
anaros ,Etc	680	20,400	244,800	257,040
Total variable Expense (B)	680	20,400	244,800	257,040
Contribution Margin (CM) [C=(A-B)]	1020	30,600	367,200	385,560
Less. Fixed Expense				
Rent		10,000	120,000	120,000
Electricity Bill		0		0
Mobile Bill		200	2400	2400
Salary (self)		5000	60,000	60,000
Transportation		1000	12,000	12,000
Entertainment		0	0	0
Generator		0	0	0
Gurd		0	0	0
Total Fixed Cost		16,200	194,400	194,400
Net Profit (E) [C-D]		14,400	172,800	172,800
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	172,800	172,800
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		142,000
	Total Cash Inflow	222,000	315,600
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	142,000	285,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 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























FAMILY PICTURE

