

Proposed NU Business Name: **M/S CHOITY ENTERPRISES**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAWPON CHANDROASHIL
Age	:	07-04-1985(32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son & 1 Doughter
No. of siblings:	:	2 Brother's
Address	:	Vill: jibonpur P.O: pakutiya P.S:Ghatail, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	ARUNA RANI SHIL
(iii) Father's name	:	LATE. PORITOSH SHIL
(iv) GB member's info	:	Branch: pakutiya,Ghatail, Centre # 42 (Female), Member ID: 6324, Group No: 02 Member since: 08-08-2006(11Years) First loan: BDT 5000 Taka.
Further Information:		Existing loan: 50000, Outstanding loan: 43838 Taka.
(v) Who pays GB loan installment	:	Son
(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.)	:	None
Business Experiences and Training Info	:	15 years experience in running business. He has No tarined
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-628125
Family's Contact No.	:	01710-404792
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Aruna rani shil Joined Grameen Bank Since 11 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

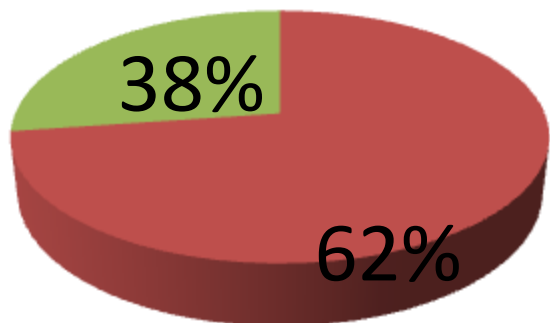
Business Name	:	M/S CHOITY ENTERPRISES
Location	:	Shaliajani, Pakutiya, Ghatail, Tangail.
Total Investment in BDT	:	BDT 722,000 Taka
Financing	:	Self BDT 522,000 (from existing business) 62% Required Investment BDT 200,000 (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft x 40 ft = 40 Square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Vit, Plate, Pati, Loha▪ Average 25% gain on sale.▪ The business is operating by entrepreneur. Existing No Employee.▪ The Place is Own Entrepreneur.▪ Collects goods from Chittagong.▪ Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Vit,Plate,Pati,Loha	5,000	150,000	1800000
	0	0	0
	0	0	0
Total Sales (A)	5,000	150,000	1800000
Less. Variable Expense			
Vit,Plate,Pati,Loha	3,750	112,500	1350000
	0	0	0
	0	0	0
Total variable Expense (B)	3,750	112,500	1350000
Contribution Margin (CM) [C=(A-B)]	1,250	37,500	450000
Less. Fixed Expense			
Labour		12000	144,000
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard		0	0
Transportation		10000	120,000
Entertainment		200	2,400
Genaretor			0
Bank service Charge			0
Total fixed Cost (D)	27700	27700	332,400
Net Profit (E) [C-D]		9,800	117,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
vit	4200	20	84,000	0	0	0	84,000
Plate	700	60	42,000	333.33	60	19999.98	152,000
Pati	1400	50	70,000	0	0	0	70,000
Chek Plate	6	45000	270,000	4	45000	180000	360,000
kodal	700	80	56000	0	0	0	56000
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0			0	
	0	0	0	0	0	0	0
	0	0	0		0	0	0
Total	7006	45210	522,000	337.33	45060	200000	722,000

Source of Finance



Entrepreneur
Investment:522,000
Investor Investment:200,000
Total Investment:722,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Vit,Plate,Chek Plate,Pati,	6000	180000	2160000	2268000
	0	0	0	0
Total Sales (A)	6000	180000	2160000	2268000
Less. Variable Expense		0	0	0
Vit,Plate,Chek Plate,Pati,	4500	135000	1620000	1701000
		0	0	0
		0	0	0
Total variable Expense (B)	4500	135000	1620000	1701000
Contribution Margin (CM) [C=(A-B)	1500	45000	540000	567000
Less. Fixed Expense				
Labour		12000	144000	151200
Electricity Bill		200	2400	2520
Mobile Bill		350	4200	4410
Salary (self)		5000	60000	63000
Transportation		10000	120000	126000
Entertainment		250	3000	3150
Generator		0	0	0
Gurd		0	0	0
Depriciation		0	0	0
Total Fixed Cost		27800	333600	350280
Net Profit (E) [C-D)		17200	206400	216720
Investment Payback			120000	120000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	200,000	
1.2	Net Profit	206400	216720
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		86400
	Total Cash Inflow	406400	303120
2	Cash Outflow		
2.1	Purchase of Product	200000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000
	Total Cash Outflow	320000	120000
3	Net Cash Surplus	86400	183120

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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

জয় বাবা লোকনাথ

চৈতী এন্টারপ্রাইজ

শ্রোঃ স্বপন চন্দ্র শীল



এখানে গম, চাউল, জুটী, বেশন ভাঙ্গানো হয় পাওয়ার টিলাবের
চাকার ভিট ও ক্রাশ, এক্সেল ব্রাম, ডেজার পাম্প ও পাম্পের
মালামাল সুলভ মূল্যে জন্ম বিক্রয় করা হয়।

বিশেষ:- এখানে পিকআপ শাড়ী জাড়া দেওয়া হয়।

পাকুড়িয়া (গোপালপুর রোড) রাম জীবনপুর, ঘাটাইল, টাঙ্গাইল। মোবা: ০১৭১৬-৬২৮১২৫











नदीम डेगल
पारंपरिक कृषि उत्पादन

सर्वोत्तम
सुविधाओं के साथ साथ





सौर प्लांट
संयुक्त राज्य









FAMILY PICTURE

