

Proposed NU Business Name: SAWMIK BASTRALOY



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Sonatala unit.Bogra.

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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MRINAL CHANDRA ROY
Age	:	14-08-1985 (31 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 2 Sister
Address	:	Vill: Chak Radika P.O: Hat koromja, P.S: Gabtoli, 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	:	Madobi Rani
(iii) Father's name	:	Nagendra Nath Roy
(iv) GB member's info	:	Branch: Hat koromja, Gabtoli, Centre # 61(Female), Member ID: 7966 Group No: 04 Member since: 13-04-2005 (12 Years) First loan: BDT 15,000/-
Further Information:		Existing Loan: BDT 50,000/-, Outstanding loan: 25,880
(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	:	4 years experience in running business. He has no year training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01764-566799
Mother's Contact No.	:	01715-75939
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Madobi Rani joined Grameen Bank since 12 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAWMIK BASTRALOY
Location	:	S.A Collage station, Sonstala, Bogra
Total Investment in BDT	:	BDT 440,000/-
Financing	:	Self BDT 390,000/-(from existing business) 89% Required Investment BDT 50,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 16 ft= 192 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Shari, Shirt, Pant, Longue, Gengi, Print Cloth Cosmetics etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from Bogra▪Agreed grace period is 3 months.

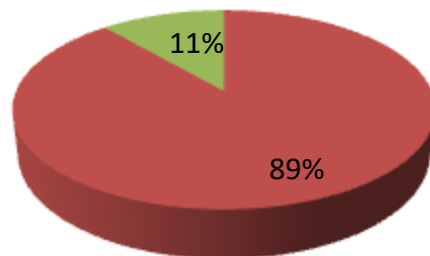
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth items	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Cloth items	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
House rant		2,000	24,000
Electricity Bill		500	6,000
Transportation		300	3,600
Salary (self)		5,000	60,000
Guard		400	4,800
Mobile Bill		400	4,800
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		8,600	103,200
Net Profit (E) [C-D]		3,400	40,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shari	200	400	80,000	25	400	10,000	90,000
Three pices	50	450	22,500	30	450	13,500	36,000
Lungi	250	300	75,000	20	300	6,000	81,000
Chador	30	500	15,000	24	500	12,000	27,000
Cloth	160	60	9,600	100	60	6,000	15,600
Garments	25	1000	25,000	0	0	0	25,000
Others	1	12900	12,900	1	2500	2,500	15,400
Security	1	150000	150,000	0	0	0	150,000
Total	717	1	390000	200	4210	50000	440000

Source of Finance



- Entrepreneur's Contribution 390,000
- Investor's Investment 50,000
- **Total 440,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery items	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Grocery items	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
House rant		2,000	24,000	24,000	24,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Guard		400	4,800	4,800	4,800
Mobile Bill		400	4,800	4,800	4,800
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		8,600	103,200	103,200	103,200
Net Profit (E) [C-D]		6,400	76,800	85,800	95,250
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	76,800	85,800	95,250
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		56,800	122,600
	Total Cash Inflow	126,800	142,600	217,850
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	56,800	122,600	197,850

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; S.A Collage station
Bazer,Sonatala,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









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17/04/2017



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Family Picture

