

Proposed NU Business Name: **PROSHANTO SHORNO SHILPALOY**



Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE LITON CHANDRA GHOSH
Age	:	07/07/1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Boro Hor, P.O: Amraid-1743, P.S: Kapashia, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MALOTI GHOSH
(iii) Father's name	:	SHUDHANGSHO CHANDRA GHOSH
(iv) GB member's info	:	Branch: Shinghosree, Centre # 59 (Female), Member ID: 6570, Group No: 04 Member since: 20/02/2006 to 2012 (06 Years) First Loan: BDT 5,000/- , Existing Loan: BDT 20,000/- Outstanding Loan: Nill
Further Information:		
(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.)	:	Yes
Business Experiences and Training Info	:	15 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Yes (Cow Rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01625-404609
Family's Contact No.	:	01632-738842
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MALOTI GHOSH joined Grameen Bank for 06 years. At first She took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PROSHANTO SHORNO SHILPALOY
Location	:	Amraid Bazar
Total Investment in BDT	:	BDT 3,04,500/-
Financing	:	Self BDT 2,44,500/- (from existing business) 80% Required Investment BDT 60,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	12 ft x 10 ft= 120 square ft
Security of the Shop	:	BDT 90,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in various goods like: Ring, Chain, Ear ring, Bangles, Necklace etc.▪Average 15% gain on sale.▪The business is operated by entrepreneur. Existing one employee.▪He is doing his business in rented place.▪Collects goods from Kapashia bazar, Dhaka..▪Agreed grace period is 3 months.

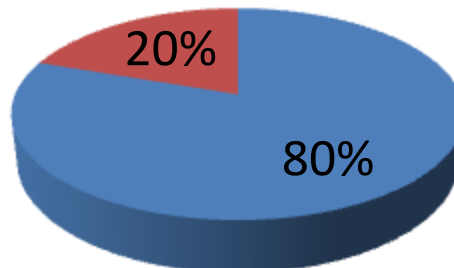
Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ring, Chain, Ear ring, Bangles, Necklace etc.		150,000	18,00,000
Total Sales (A)		150,000	18,00,000
Less. Variable Expense			
Ring, Chain, Ear ring, Bangles, Necklace etc.		127,500	1,530,000
Total variable Expense (B)		127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]		22,500	270,000
Less. Fixed Expense			
Rent		1,600	19,200
Electricity bill		200	2,400
Transportation		700	8,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		400	4,800
Generator		150	1,800
Salary (staff)		4,000	48,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		12,500	150,000
Net Profit (E) [C-D]		10,000	120,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit Price	Total	Unit	Unit Price	Total	
Chain (Gold)	1 P	20,000	20,000	-	-	-	20,000
Tikli (Gold)	1 P	8,500	8,500	-	-	-	8,500
Necklace (Gold)	1 P	40,000	40,000	-	-	-	40,000
Ear ring (Gold)	1 Pair	15,000	15,000	-	-	-	15,000
Shui Shuta Ear ring (Gold)	1 Pair	3,000	3,000	-	-	-	3,000
Jhumka (Gold)	1 Pair	20,000	20,000	-	-	-	20,000
Bracelet (Gold)	1 Pair	30,000	30,000	-	-	-	30,000
Bangle (Gold)	1 Pair	5,000	5,000	-	-	-	5,000
Ring (Gold)	1 P	8,000	8,000	-	-	-	8,000
Chur (Goldplate)	1 Pair	2,000	2,000	-	-	-	2,000
Throat Chik	1 P	3,000	3,000	-	-	-	3,000
Gold Stock	-	-	-	-	-	40,000	40,000
Other Items	-	-	-	-	-	20,000	20,000
Security	-	-	90,000	-	-	-	90,000
Total			244,500			60,000	304,500



Source of Finance

- Entrepreneur's contribution 244,500
- Investor's Investment 60,000
- Total 304,500

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Ring, Chain, Ear ring, Bangles, Necklace etc.		200,000	2,400,000	2,520,000	2,646,000
Total Sales (A)		200,000	2,400,000	2,520,000	2,646,000
Less. Variable Expense					
Ring, Chain, Ear ring, Bangles, Necklace etc.		170,000	2,040,000	2,142,000	2,249,100
Total variable Expense (B)		170,000	2,040,000	2,142,000	2,249,100
Contribution Margin (CM) [C=(A-B)]		30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		1,600	19,200	21,600	24,000
Electricity bill		200	2,400	3,000	3,360
Transportation		1,000	12,000	15,600	18,000
Mobile Bill		350	4,200	4,500	5,000
Entertainment		150	1,800	1,900	2,000
Guard		400	4,800	5,040	5,400
Generator		150	1,800	2,160	2,400
Salary (staff)		4,000	48,000	48,000	48,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		12,850	154,200	161,800	168,160
Net Profit (E) [C-D]		17,150	205,800	216,200	228,740
Investment Payback			24,000	24,000	24,000

Cash Flow Projection on Business Plan (Rec. & Pay)

<i>SL</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	205,800	216,200	228,740
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		181,800	374,000
	Total Cash Inflow	265,800	398,000	602,740
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	181,800	374,000	578,740

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 01
Experience & Skill : 15 Years
Quality goods & services
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures

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প্রশান্ত স্বর্ণ শিল্পালয়

প্রোগ
লিটন চন্দ্র ঘোষ



প্রশান্ত
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লিটন চন্দ্র





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KON PRODUCTS

শান্তনু প্রোডাক্টস









FAMILY PICTURE

