

Proposed NU Business Name: MEGHLA MISTY MELA

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Sonagazi.

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Brief Bio of The Proposed Nobin Udyokta

Name	:	JIBON CHANDRA DASH
Age	:	03-05-1991 (26Years)
Education, till to date	:	-
Marital status	:	Married
Children	:	No
No. of siblings:	:	2 Brothers, 2 Sisters
Address	:	Vill: Char ganesh P.O: Sonagazi P.S: Sonagazi Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	DRUPOTI RANI DASH
(iii) Father's name	:	NORESH CHANDRA DASH
(iv) GB member's info	:	Branch : Amirabad,Sonagazi Centre 20 (Female), Member ID: 2879, Group No: 05 Member since: 05-09-2011(06 years) First loan: BDT 5000
Further Information:		Existing loan: BDT 10000, Outstanding Loan: 10000
(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	:	05 years experience in running business.05 Years in own business He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01881936375
Family's Contact No.	:	018259642
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DRUPOTI RANI DASH joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

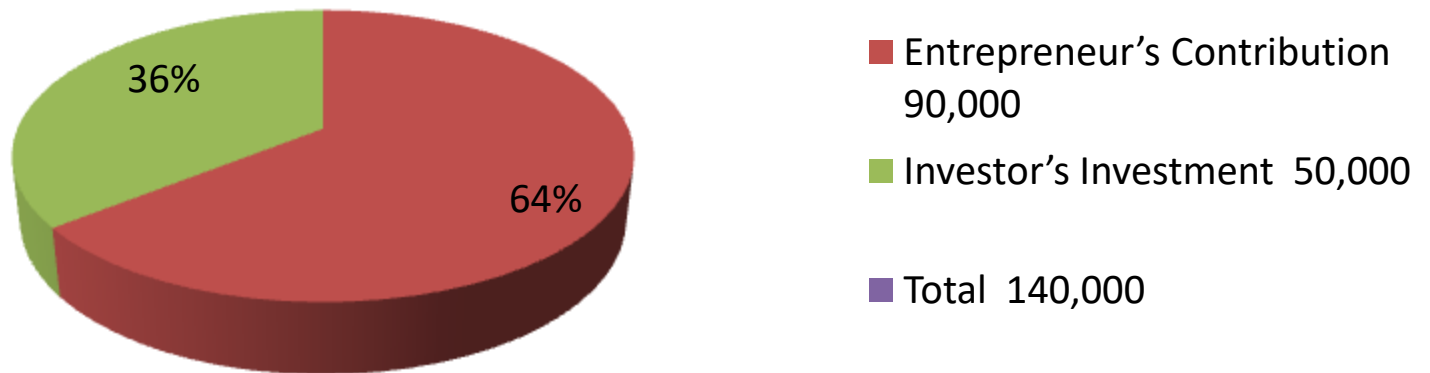
Proposed Nobin Udyokta Business Info

Business Name	:	MEGHLA MISTANNO VANDAR
Location	:	Sonapur bazar ,Sonagazi, Feni
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like – Drinks, Juice, Chanachur, Minarel Water, Dodhi roshmalai, Chieps, Icecream, e.t.c▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Sonagazi.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	4800	144000	1728000
	0	0	0
Total Sales(A)	4800	144000	1728000
Less Variable Expense (B)			0
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	4320	129600	1555200
Total Variable Expense	4320	129600	1555200
Contributon Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
Rent		1500	18000
Electric Bill		2000	24000
Transportaion			0
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		300	3600
Guard		50	600
Generator		300	3600
Mobile Bill		400	4800
Total Fixed Cost (D)		9550	114600
Net Profit (E)= [C-D]		4850	58200

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Drinks			15,000			50,000	65,000
Juice			6,400			0	6,400
Chanachur			1,800			0	1,800
Water			2,000			0	2,000
Dodhi roshmalai			30,000			0	30,000
Chieps			10,000			0	10,000
Icecream			14,800			0	14,800
Security			10,000			0	10,000
			0			0	0
			0			0	0
	0	0	90,000	0	0	50,000	140,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	5200	156000	1872000	1965600	2063880
0	0	0	0	0	0
Total Sales(A)	5200	156000	1872000	1965600	2063880
Less Variable Expense (B)					
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	4680	140400	1684800	1769040	1857492
Total Variable Expense	4680	140400	1684800	1769040	1857492
Contributon Margin (CM) [C=(A-B)]	520	15600	187200	196560	206388
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		2000	24000	24300	24600
Transportaion			0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment		300	3600	3600	3600
Gard		50	600	600	600
Generator		300	3600	3600	3600
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		9550	111000	111400	111800
Net Profit (E)= [C-D]		6050	72600	76230	80042
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	72,600	76230	80041.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		52600	108830
	Total Cash Inflow	122,600	128,830	188,872
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	52,600	108,830	168,872

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family: 0 Others: 0
Experience & Skill : 05 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