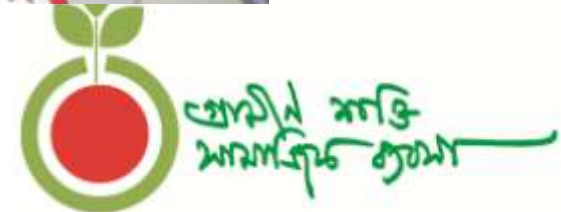


Proposed NU Business Name: **SHANTO COLECTION**



Project identification and prepared by: Mst.Lailatun Nahar, Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	SUKANTO KUMAR PRAMANIK
Age	:	13/08/1992(25Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	no
No. of siblings:	:	1 Brother
Address	:	Vill: pabnapara,P.O: tahirpurP.S: bagmara, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOYNA RANI
(iii) Father's name	:	SHREE SUSHANTO KUMAR PRAMANIK
(iv) GB member's info	:	Branch: Shreepur, Centre # 110(Female), Member ID: 10770, Group No:03 Member since:2005 First loan: BDT -3000
Further Information:		Existing Loan: BDT 2,000, Outstanding loan: 1868
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Goru khamar
Other Own/Family Sources of Liabilities	:	House rent
Entrepreneur Contact No.	:	01722868578
Father's Contact No.	:	01718428530
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOYNA RANI joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

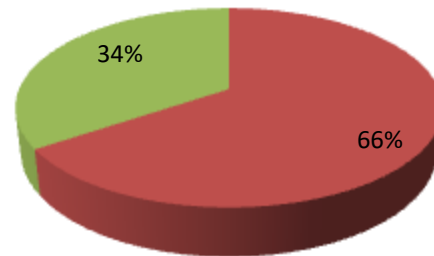
Business Name	:	SHANTO COLECTION
Location	:	Tahirpur, bagmara,Rajshahi
Total Investment in BDT	:	BDT 160000
Financing	:	Self BDT 112000-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	08ft x 10ft= 80 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense		0	
Pent shart ,etc	2,400	72,000	864000
Total variable Expense (B)	2,400	72,000	864000
Contribution Margin (CM) [C=(A-B)	600	18,000	216000
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		400	4,800
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		1000	12,000
Entertainment		200	2,400
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		7,500	90,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
shart	100p	350	35,000			30000	30,000
zins pant	100p	500	50,000			20000	20,000
geberdin pant	30p	300	9,000				
Others			16,000				
							0
							0
							0
						0	0
Total	0	1150	110000			0	50000

Source of Finance



- Entrepreneur's Contribution 95,000
- Investor's Investment 50,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
shart, pant, etc	3000	90000	1080000	1134000	1190700
Total Sales (A)	3000	90000	1080000	1134000	1190700
Less. Variable Expense		0	0	0	0
shart, pant, etc	2400	72000	864000	907200	952560
Total variable Expense (B)	2400	72000	864000	907200	952560
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent		600	7200	7200	7200
Electricity Bill		400	4800	5000	5000
Mobile Bill		200	2400	2800	3000
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	13000	15000
Entertainment		200	2400	2600	2800
Salary (staff)			0		
Security Gard		100	1200	1300	1400
Bank service Charge			100	100	100
Total Fixed Cost		7500	90100	92000	94500
Net Profit (E) [C-D)		10500	125900	134800	143640
Investment Payhack			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	125900	134800	143640
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		105900	220700
	Total Cash Inflow	175900	240700	364340
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)	20,000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	105900	220700	344340

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm tahirpur ,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest





Paint it!
Art is Life

BOSS

MPNBSF

TYPE

PLAYERS
LIFE
SPECIAL VIBES



COUNTING

ness

BOSS

HEIPO

FAMILY PICTURE

