

Proposed NU Business Name: **SONDIP MODSO KHAMAR**

প্রাথমিক শক্তি সামাজিক  
প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্প

কল্পের নাম: সন্দিপ মোদসো খামার  
উনিটের নাম: তাহিরপুর, রাজশাহী প্রকল্প প্রস্তাব গ্রহণে  
দ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:  
নাম: সন্দিপ রায়  
বয়স: ২৫ বছর জন্ম তারিখ: ২১-০২-১৯৯৯ জাতি  
জাতীয়তা: রাজশাহী

Project identification and prepared by: Mr. Kabir Raksam  
Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SONDIP ROY</b>
Age	:	21-11-1992(25 Year)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	No
No. of siblings:	:	2 Brother
Address	:	Vill: Masterpara ,P.O: Tahirpur ,P.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	:	<b>BITHIKA ROY</b>
(iii) Father's name	:	<b>SATAJIT ROY</b>
(iv) GB member's info	:	Branch: Shreepur ,Centre #87(Female), Member ID: 10130, Group No:06 Member since:04-05-2012 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.)	:	Nil
Business Experiences and Training Info	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	NO
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01735122040
Father's Contact No.	:	01717183549
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BITHIKA ROY** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

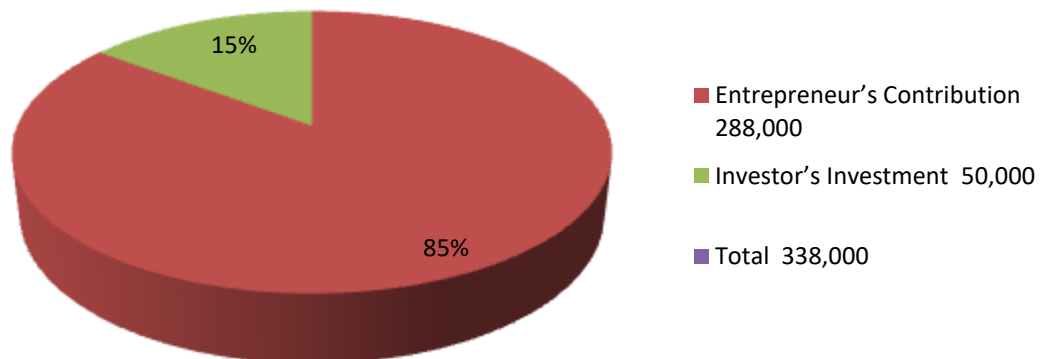
Business Name	:	<b>SONDIP MODSO KHAMAR</b>
Location	:	Pompara, puthia ,Rajshahi
Total Investment in BDT	:	BDT 294000
Financing	:	Self BDT 288000-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	7 BIGHA
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Sales		70,000	840000
<b>Total Sales (A)</b>		70,000	840000
<b>Less. Variable Expense</b>		0	
sales of product		20,000	240000
<b>Total variable Expense (B)</b>		20,000	240000
<b>Contribution Margin (CM) [C=(A-B)]</b>		50,000	600000
<b>Less. Fixed Expense</b>			
Rent		10000	120,000
Electricity Bill			0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		1000	12,000
food		20000	240,000
medicin		1000	12,000
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>37,200</b>	<b>446,400</b>
<b>Net Profit (F) [C-D]</b>		<b>12,800</b>	<b>153,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
ruki	600	180	108,000			30000	138,000
katla	150	200	30,000			20000	50,000
japani	200	100	14,000				14000
mregel	200	70	20,000				20000
silver	200	120	20,000				20000
glass karp	150	150	22,000				22000
kalbaus	200	100	20,000				20000
others			56000				56000
<b>Total</b>	<b>1700</b>	<b>920</b>	<b>288000</b>		<b>0</b>	<b>50000</b>	<b>50000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
rui,katla,japani, etc		70000	840000	882000	926100
<b>Total Sales (A)</b>		70000	840000	882000	926100
<b>Less. Variable Expense</b>		0	0	0	0
rui,katla,japani, etc		20000	240000	252000	264600
<b>Total variable Expense (B)</b>		20000	240000	252000	264600
<b>Contribution Margin (CM) [C=(A-B)]</b>		50000	600000	630000	661500
<b>Less. Fixed Expense</b>					
Rent		10000	120,000	120000	120000
Electricity Bill			0		
Mobile Bill		200	2,400	2700	3000
Salary (self)		5000	60,000	60000	60000
Transportation			0		
Entertainment		1000	12,000	13000	14000
food		20000	240,000	243000	245000
medicin		1000	12,000	13000	14000
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		<b>37,200</b>	<b>446,500</b>	451800	456100
<b>Net Profit (E) [C-D]</b>		<b>12,800</b>	<b>153,500</b>	178200	205400
<b>Investment Payback</b>			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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>153,500</b>	178200	205400
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		133500	291700
	<b>Total Cash Inflow</b>	<b>203500</b>	<b>311700</b>	497100
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	20000
<b>3</b>	<b>Net Cash Surplus</b>	<b>133500</b>	<b>291700</b>	<b>477100</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : Nurpur, Tahirpur,  
Bagmara,Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest









# Family picture

