

Proposed NU Business Name: SREE MADAN BASHER TOYERI KUTIER SHILPO



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DHunot Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MADAN KUMAR DAS
Age	:	01-01-1994(23 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Sisters 01 Brother
Address	:	Vill:Bhotuyabari P.O:Pasibari P.S:Dhunot 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	:	
(iii) Father's name	:	SREEMOTI. RINA RANI
(iv) GB member's info	:	SREE. BODYANATH DASH Branch: Dhunot.Centre # 27 (Female), Member ID:2038, Group No: 02 Member since:05-07-2005(12 Years)
Further Information:	:	First loan: BDT 5,000/-
(v) Who pays GB loan installment	:	Existing Loan: BDT 14,500, Outstanding loan: -
(vi) Mobile lady	:	Father
(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	:	He has 15 experience in running business. He has not training.
Other Own/Family Sources of Income	:	Agriculcher.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784-014836
Mother's Contact No.	:	01704-219466
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunot, Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI. RINA RANI joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SREE MADAN BASHER TOYERI KUTIER SHILPO
Location	:	Bhotuyabari bazar.
Total Investment in BDT	:	BDT 97,000/-
Financing	:	Self BDT 57,000/-(from existing business)59 % Required Investment BDT 40,000/-(as equity)41%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 08 ft = 96 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like. Topa, Chalun, Chala, Khalna Kula, Etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dhunot, Bogra▪Agreed grace period is 3 months.

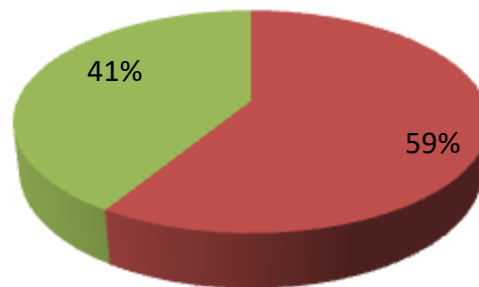
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Topa, Chalun, Chala, Khalna Kula, Etc.	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Topa, Chalun, Chala, Khalna Kula, Etc.	600	18,000	216,000
Total variable Expense (B)	600	18,000	216,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		5,000	60,000
Net Profit (E) [C-D]		7,000	84,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Topa	100	80	8,000	100	150	15,000	23,000
Chalun	150	30	4,500	100	80	8,000	12,500
Chala	100	80	8,000	100	30	3,000	11,000
Khalna Kula	200	20	4,000			400	4,400
Boro Kula	100	50	5,000	100	50	5,000	10,000
Doi Dhaka	200	45	9,000			500	9,500
Jhaka	30	120	3,600	30	120	3,600	7,200
Bash Croy	100	150	15,000	200	22	4,500	19,500
Total	980		57,000	810		40,000	97,000

Source of Finance



- Entrepreneur's Contribution 57,000
- Investor's Investment 40,000
- Total 97,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Topa, Chalun, Chala, Khalna Kula, Etc.	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense	0				
Topa, Chalun, Chala, Khalna Kula, Etc.	900	27,000	324,000	340,200	357,210
Total variable Expense (B)	900	27,000	324,000	340,200	357,210
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Transportation		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		5,100	61,200	61,200	61,200
Net Profit (E) [C-D]		12,900	154,800	165,600	176,940
Investment Payback			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	154,800	165,600	176,940
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		134,800	280,400
	Total Cash Inflow	204,800	300,400	457,340
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	134,800	280,400	437,340

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 02 Others:0
Experience & Skill : 15 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









