

Proposed NU Business Name: **MAYA SORNO SILPALAY**



Project identification and prepared by: Romendro Nath Haldar
Sonagazi, Feni.

Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUJON CHANDRO DE
Age	:	27/09/1989 (28Years)
Education, till to date	:	S. S. C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02Brothers 01 Sister
Address	:	Vill :Akilpur P.O: Boktermunci bazar 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	:	MAYA RANI DE
(iii) Father's name	:	PORIMOL CHANDRO DE
(iv) GB member's info	:	Branch: Mongolkhandi, Centre # 38/(Female), Member ID:8788, Group No: 01 Member since: 10-09-2012 (05 Years) First loan: BDT 20,000/- Existing loan: BDT 70,000/- Outstanding loan: BDT 0/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	08 Years Experience 04 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01776-507777
Mother's Contact No.	:	01827-372316
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAYA RANI DE 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 Business.

Proposed Nobin Udyokta Business Info

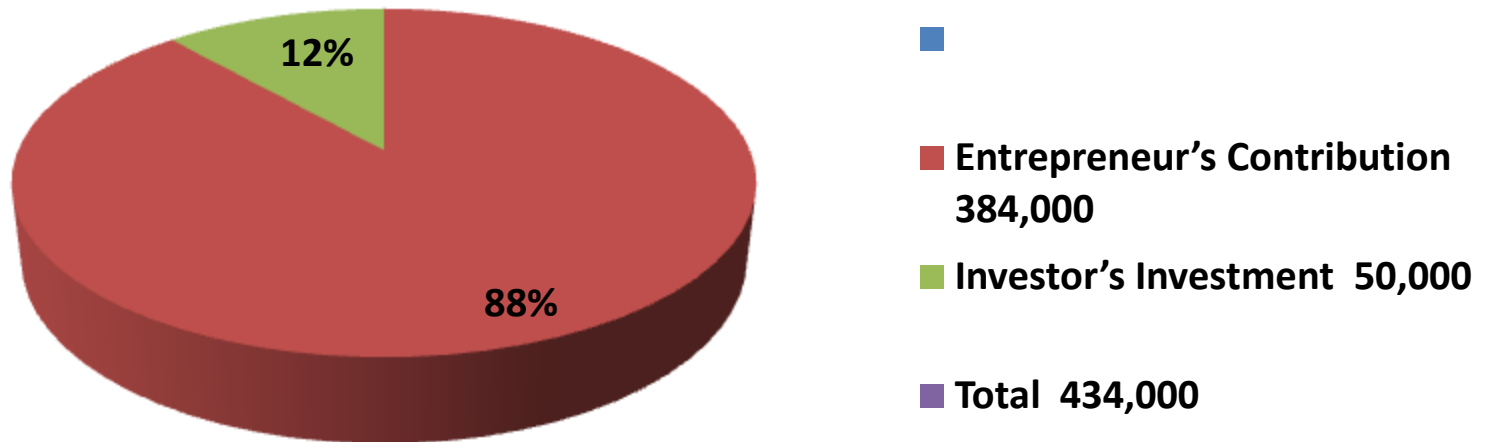
Business Name	:	SUJON CHOADRO DE
Location	:	Boktermunci bazar, sonagazi, Feni.
Total Investment In BDT	:	Bdt 4,34,000/-
Financing	:	Self BDT 3,84,,000/- (From Existing Business) 88% Required Investment Bdt,50,000(as Equity) 12%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Ft X 10 ft. = 100 Square Ft
Security Of The Shop	:	2,40,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Angori,nakful, kaner dul & Others.▪Average 30% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing 02 Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Angori,nakful, kaner dul & Others	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Angori,nakful, kaner dul & Others	3500	105000	1260000
Total Variable Expense	3500	105000	1260000
Contributon Margin (CM) [C=(A-B)]	1500	45000	540000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		700	8400
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		20000	240000
Entertainment		400	4800
Guard		200	2400
Generator		750	9000
Mobile Bill		350	4200
Total Fixed Cost (D)		30400	364800
Net Profit (E)= [C-D]		14600	175200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Angori	10	4,000	40,000			0	40,000
Nakful	80	500	40,000			0	40,000
Kaner dul	8	8,000	64,000			0	64,000
Gold	0	0	0	1	40,000	40,000	40,000
Others	0	0	0			10,000	10,000
Secqurity	0	0	240,000			0	240,000
Total	98	12500	384,000	1	40,000	50,000	434,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Angori,nakful, kaner dul & Others	7000	210000	2520000	2646000	2778300
0	0	0	0	0	0
Total Sales(A)	7000	210000	2520000	2646000	2778300
Less Variable Expense (B)					
. Angori,nakful, kaner dul & Others	4900	147000	1764000	1852200	1944810
Total Variable Expense	4900	147000	1764000	1852200	1944810
Contributon Margin (CM) [C=(A-B)]	2100	63000	756000	793800	833490
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		700	8400	8700	9000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		20000	240000	240000	240000
Entertainment		400	4800	4800	4800
Gard		200	2400	2400	2400
Generator		750	9000	9000	9000
Mobil Bill		350	4200	4300	4400
Total Fixed Cost (D)		30400	355800	356200	356600
Net Profit (E)= [C-D]		32600	391200	410760	431298
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	391,200	410760	431298
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		371200	761960
	Total Cash Inflow	441,200	781,960	1,193,258
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	371,200	761,960	1,173,258

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:02, Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Bokter munci Bazar,
Sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



শ্রোঃ-সুজন
01776-507777

মায়া স্বর্ণ শিল্পালয়

এখানে অত্যাধুনিক ডিজাইনের
দেশী-বিদেশী স্বর্ণ অলংকার ক্রয়
বিক্রয় ও প্রদত্ত করা হয়।

পরিচালনায়ঃ শিমুল 01830-809078

ইন রোড, বজারমুখী বাজার, সোনাগাছী, ফেনী।



মায়ার স্বর্ণ শিল্পালয়

এখানে অত্যাধুনিক ডিজাইনের
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বিক্রয় ও প্রদর্শন করা হয়।

পরিচালনায় : শিমুল 01830-809078

সংলগ্ন রোড, বাকারদুলা বাজার, পানাপাণী, কেশী।



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Beauty