

Proposed NU Business Name: PRODIP KUTIR SILPO



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Brief Bio of The Proposed Nobin Udyokta

Name	:	PRODIP KUNDU
Age	:	17-09-1983(34 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	0 1son 1 Daughter
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Vill: Damodor P.O:Fultola P.S: Fultola Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANNA KUNDU
(iii) Father's name	:	NIRMOL KUNDU
(iv) GB member's info	:	Branch: Fultola , Centre # 05(Female), Member ID: 1162, Group No: 01 Member since: 01-05-2008 raning (10Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 60,000 Outstanding loan: 20510/-.
(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	:	15 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-388467
Family's Contact No.	:	01939-654176
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANNA KUNDU Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	PRODIP KUTIR SILPO
Location	:	Fultola, Khulna
Total Investment in BDT	:	BD : 260,000
Financing	:	Self BDT 2,00000(from existing business) 77% Required Investment BDT 60,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 12ft= 240 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;Chirai kat,Kachir but,etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed ▪The Shop is own. ▪Collects goods from Fultola. ▪Agreed grace period is 3 months.

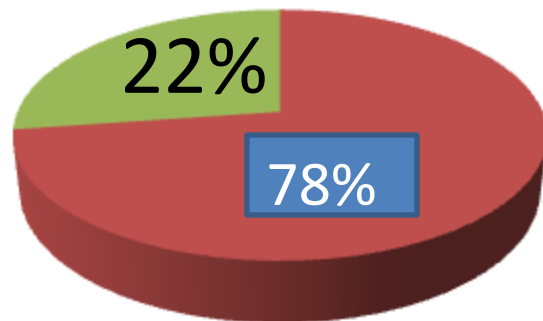
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Chirai kat,Kachir but,etc.	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Chirai kat,Kachir but,etc.	4,000	120,000	1,440,000
Total variable Expense (B)	4,000	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		800	9,600
Transportation		1,200	14,400
Salary (self)		5000	60,000
Salary (staff)		12000	144,000
Entertainment		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		19,500	234,000
Net Profit (E) [C-D]		10,500	126,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Chirai Wood	150	400	60000	Chirai Wood	100	400	40000	100,000
Daripalla Sol	1000	18	18000	Daripalla Sol	0	0	10000	28,000
Kachir Bat	50000	2	100000	Kachir Bat	0	0	10000	110,000
Piri	400	50	20000		0	0	0	20,000
Others	0	0	2000		0	0	0	2,000
Others								
Total			200,000				60,000	260,000

Source of Finance



Entrepreneur Investment:
 250,000
Investor Investment:70,000
Total Investment:3,20,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Chirai kat,Kachir but,etc.	6,500	195,000	2,340,000	2,457,000	2,579,850
Total Sales (A)	6,500	195,000	2,340,000	2,457,000	2,579,850
Less. Variable Expense					
Chirai kat,Kachir but,etc.	5,200	156,000	1,872,000	1,965,600	2,063,880
Total variable Expense (B)	5,200	156,000	1,872,000	1,965,600	2,063,880
Contribution Margin (CM) [C=(A-B)	1,300	39,000	468,000	491,400	515,970
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		1400	16,800	17,640	18,522
Transportation		1,700	20,400	21,420	22,491
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		12,000	144,000	151,200	158,760
Entertainment		400	4,800	5,040	5,292
Mobile Bill		500	6,000	6,000	6,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		21,000	252,000	261,300	230,100
Net Profit (E) [C-D)		18,000	216,000	230,100	285,870
Investment Payback			24,000	24,000	24,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	216,000	230,100	285,870
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		192,000	398,100
	Total Cash Inflow	276,000	422,100	683,970
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	0		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	192,000	398,100	659,970

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 12 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

