

**Proposed NU Business Name: BADHON SWARNA SILPALAY**



Project identification and prepared by: Aowlad Hossain  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Biswash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SUMBO KUMAR SHIL</b>
Age	:	02-03-1985 (31 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	Null
No. of siblings:	:	2 Brothers and 4 Sister
Address	:	Vill: Ruhiteia P.O: Fokirhat; P.S: Feni sadar 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	:	<b>MILONSHIL</b>
(iii) Father's name	:	<b>MONINDRA SHIL</b>
(iv) GB member's info	:	Branch: Pathannagar , Centre 42 # (Female), Member ID: 3759 , Group No: 03 Member since: 03-01-2006 ( 10 Years) First loan: BDT 000/- Outstanding loan: 00
Further Information:		
(v) Who pays GB loan installment	:	Brother
(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. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814-768740
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MILON SHIL** joined Grameen Bank since 10 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BADHON SWARNA SILPALAY</b>
Location	:	Ranir Hat Bazar, Feni
Total Investment in BDT	:	BDT 548,000/-
Financing	:	Self BDT 468,000/- (from existing business) 85% Required Investment BDT 80,000/- (as equity) 15 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Gold , Silver etc .</li><li>▪Average 10% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪ The shop is not rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Gold, Silver	5000	150000	1800000
Servising	500	15000	180000
<b>Total Sales (A)</b>	<b>5500</b>	<b>165000</b>	<b>1980000</b>
<b>Less. Variable Expense</b>			
Gold, Silver	4700	141000	1692000
<b>Total variable Expense (B)</b>	<b>4700</b>	<b>141000</b>	<b>1692000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>
<b>Less. Fixed Expense</b>			
Rent		1000	12000
Electric Bill		400	4800
Salary (own)		5000	60000
Salary (staff)		3000	36000
Entertainment		500	6000
Guard		150	1800
Generator		100	1200
Mobile Bill		300	3600
<b>Total fixed cost</b>		<b>10450</b>	<b>125400</b>
<b>Net profit (E) [C-D]</b>		<b>13550</b>	<b>162600</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Gold	400,000	50,000	460,000
Silver	18,000	30,000	58,000
Security	50,000		50,000
<b>Total</b>	<b>468,000</b>	<b>80,000</b>	<b>548,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Gold , Silver	5,500	165,000	1,980,000	2,079,000	2,182,950
Servicing	600	18,000	216,000	226,800	238,140
<b>Total Sales (A)</b>	<b>6,100</b>	<b>183,000</b>	<b>2,196,000</b>	<b>2,305,800</b>	<b>2,421,090</b>
<b>Less. Variable Expense</b>					
Gold , Silver	5,150	154,500	1,854,000	1,946,700	2,044,035
<b>Total variable Expense (B)</b>	<b>5,150</b>	<b>154,500</b>	<b>1,854,000</b>	<b>1,946,700</b>	<b>2,044,035</b>
<b>Contribution Margin (CM) [C=(A-B) ]</b>	<b>950</b>	<b>28,500</b>	<b>342,000</b>	<b>359,100</b>	<b>377,055</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		700	8,400	9,800	10,000
Salary (self)		5000	60,000	60,000	60,000
Salary (sttaf)		3000	36,000	36,000	36,000
Entertainment		500	6,000	6,000	6,000
Guard		150	1,800	1,800	1,800
Generator		100	12,00	12,00	12,00
Mobile bill		400	4800	5000	5300
<b>Total Fixed Cost</b>		<b>10,850</b>	<b>130,200</b>	<b>131,800</b>	<b>132,300</b>
<b>Net Profit (E) =[C-D] ]</b>		<b>17,650</b>	<b>211,800</b>	<b>227,300</b>	<b>244,755</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	<b>211,800</b>	<b>227,300</b>	<b>244,755</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>179,800</b>	<b>375,100</b>
	<b>Total Cash Inflow</b>	291,800	407,100	619,855
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	32,000	32,000
<b>3</b>	<b>Net Cash Surplus</b>	<b>179,800</b>	<b>375,100</b>	<b>587,855</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: শম্ভু কুমার শীল

Name: SUMBO KUMAR SHIL

পিতা: মনীন্দ্র শীল

মাতা: মিলন শীল

Date of Birth: 02 Mar 1985

ID NO: 3012947289774

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোনও পাওয়া গেলে নিকটস্থ পৌরী অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: শীল বাড়ী, গ্রাম/সার্বা: কহিতিয়া, কহিতিয়া, ডাকঘর: ফকির  
হাট - ৩৯০০, ফেনী সদর, ফেনী

11.08.14

# Family Picture

