

Proposed NU Business Name: OTIUTTAM BIJ VANDAR



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Project verified by: Md. Siddiqur Rhaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	BARUN MONDAL
Age	:	08-10-1983 (33 Years)
Education, till to date	:	Class viii
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: saouth tajpur,P.O:tajpur, P.S: sirajdikhan, Dist: munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MILON RANI MONDAL
(iii) Father's name	:	HARIDAS
(iv) GB member's info	:	Branch: Imamgonj, Centre # 53 (Female), Member ID: 3633, Group No: 05 Member since: 21-08-1995 (10Years) First loan: BDT 3,000 /-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& 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 & Skill Own Business and Training Info	:	15 years of business experience. : 15 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-829870
Family's Contact No.	:	01933-449007
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit,Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MILONRANI MONDAL joined Grameen Bank since 10 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	OTIUTTAM BIJ VANDAR
Location	:	Kirisi bank road,Sirajdikhan
Total Investment in BDT	:	BDT 404,600/-
Financing	:	Self BDT 344,600/- (from existing business) 85% Required Investment BDT 60,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	BDT 200,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; paddy seed, jut seed, gum seed , vutta seed etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from siddik bazar.▪Agreed grace period is 3 months.

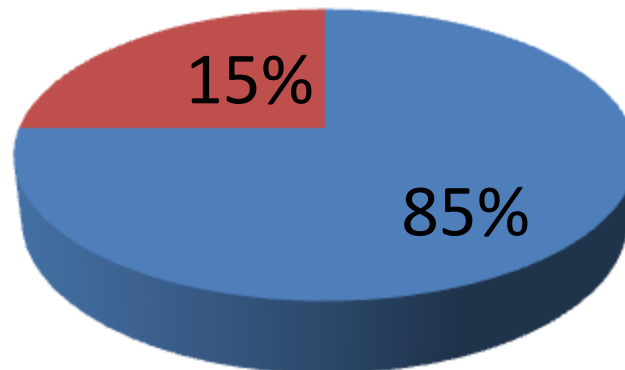
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Paddy seed,jut seed etc.	3,600	108,000	1,296,000
Total Sales (A)	3,600	108,000	1,296,000
Less. Variable Expense			
paddy seed,jut seed etc.	3,060	91,800	1,101,600
Total variable Expense (B)	3,060	91,800	1,101,600
Contribution Margin (CM) [C=(A-B)	540	16,200	194,400
Less. Fixed Expense			
Rent		3,800	45,600
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Entertainment		100	1,200
Gird		150	1,800
Generator		150	1,800
Mobile bill		300	3,600
Total fixed Cost (D)		10,800	129,600
Net Profit (E) [C-D)		5,400	64,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Paddy seed	4 mon	1200	4800		2 mon	1200	2400	7200
Jut seed	4 mon	6400	25600		2 mon	6400	12800	38400
Doniya seed	3 mon	4000	12000		2 mon	4000	8000	20000
Vutta seed	3 mon	10000	30000		2 mon	10000	10000	40000
Palong seed	20 kg	2000	40000		0			40000
Gam seed	90 kg	70	6300		50 kg	70	3500	9800
Donicha seed	90 kg	60	5400		0		0	5400
Kawm seed	50 kg	50	2500		0			2500
Data seed	45 kg	400	18000		45kg	400	18000	36000
sesurity			200000	other	0		5300	205,300
Total			344,6000				60,000	404,600

Source of Finance

■ Entrepreneur's contibution 344,600 ■ Investor's Investment 60,000 ■ Total 404,600



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Paddy seed,jut seed etc	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
paddy seed,jut seed erc	3,825	114,750	1,377,000	1,445,850	1,518,143
Total variable Expense (B)	3,825	114,750	1,377,000	1,445,850	1,518,143
Contribution Margin (CM) [C=(A-B)	675	20,250	243,000	255,150	267,908
Less. Fixed Expense					
Rent		3,800	45,600	45,600	45,600
Electricity Bill		300	3,600	3,780	3,969
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		100	1,200	1,260	1,323
Gird		150	1,800	1,800	1,800
Generator		150	1,800	1,890	1,985
Mobaile bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		10,800	129,600	130,710	131,876
Net Profit (E) [C-D)		9,450	113,400	124,440	136,032
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	113,400	124,440	136,032
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		89,400	189,840
	Total Cash Inflow	173,400	213,840	325,872
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
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	89,400	189,840	301,872

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Own Business :15
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

আব্বাস : আত উত্তম বীজ ভান্ডার

শ্রোঃ বাবু বরুণ চন্দ্র মন্ডল

শ্রী ব্যাংক রোড, সিরাজদিখান বাজার, মুন্সীগঞ্জ। মোবাঃ ০১৭১৪৮২৯৮৭০

১৩/০৩/২০১৯



মোকাম : অতি উত্তম বীজ ভান্ডার

শ্রোঃ বাবু বরণ চন্দ্র মন্ডল

কৃষি ব্যাংক রোড, সিরাজদিখান বাজার, যুলীগঞ্জ। মোবাইলঃ ০১৭১৪৮২৪৮৭০

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সেয়ার স্টো
PRO
পারিষ্কার



FAMILY PICTURE

