

Proposed NU Business Name: **PRITHILA DISTRIBUTION**

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOBARAJ DEWAN
Age	:	03-02-1989 (28 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	-
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Dhitput P.O: Rajbari, P.S: Keranigong , Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. BASARA KHATUN
(iii) Father's name	:	LATE. FAZLUL DEWAN
(iv) GB member's info	:	Branch: Shakta, Centre # 47 (Female), Member ID: 3424/1, Group No: 01 Member since: 1990-1995 (5 Years) First loan: BDT 2,000
Further Information:		Existing Loan: 10,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	05 years experience in running business. 03 Years experinence in own business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784-405426
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. BASARA KHATUN joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	PRITHILA DISTRIBUTION
Location	:	Kushear Bag, Keranigonj
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 2,00,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employes.▪Collects goods from Dhaka▪15% goods on sales.▪The Shop is owned.▪Agreed grace period is 3 months.

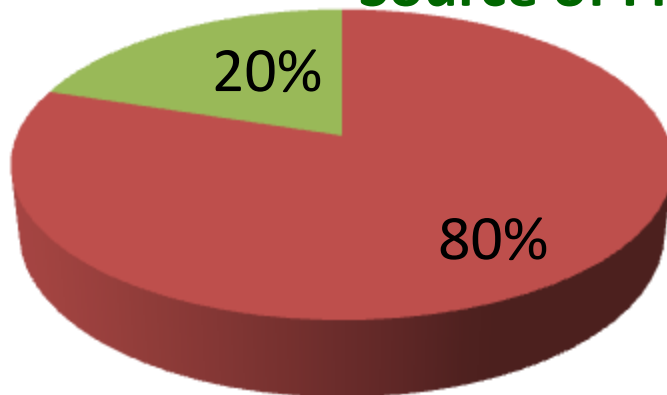
Exesting

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Pawder,shop,Baby cream,oil,Lotion ETC	2500	75000	900000
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			
Pawder,shop,Baby cream,oil,Lotion ETC	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		1500	18000
Salary (Self)		5000	60000
Entertainment		200	2400
Mobil Bill		200	2400
Total Fixed Cost (D)		6900	82800
Net Profit (E)= [C-D]		4350	52200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pawder	4	7500	30000	3	7500	22500	52500
soap	3	7580	22740	3	7580	22740	45480
Baby Crime	3	1200	3600				3600
Oil	12	1200	14400				14400
Clean Care	5	1800	9000				9000
Lotion	12	7823	93876				
Other			26384			4760	
Total	39		200000	6		50,000	250,000

Source of Finance



- Entrepreneur's Contribution
200,000
- Investor's Investment 50,000
- Total 250,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Pawder,shop,Baby cream,oil,Lotion ETC	3200	96000	1152000	1209600	1270080
Total Sales(A)	3200	96000	1152000	1209600	1270080
Less Variable Expense (B)					
Pawder,shop,Baby cream,oil,Lotion ETC	2720	81600	979200	1028160	1079568
Total Variable Expense	2720	81600	979200	1028160	1079568
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill				300	600
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6900	82800	83200	83600
Net Profit (E)= [C-D]		7500	90000	94500	99225
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	90,000	94500	99225
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70000	144500
	Total Cash Inflow	140,000	164,500	243,725
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	70,000	144,500	223,725

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

FAMILY PICTURE