

Proposed NU Business Name: **DIGITAL ART**

হয় দফার আবেদন

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

Name	:	<b>JOTISH CHONDRO PONDIT</b>
Age	:	25-12-1984 (33 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	0 Son
No. of siblings:	:	1 Brothers 3 Sisters
Address	:	Vill: Betdoba P.O: Kalihati P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	<b>JOSHAN RANI PONDIT</b>
(iii) Father's name	:	<b>PROFULLO CHONDRO PONDIT</b>
(iv) GB member's info	:	Branch:Kokdohora Member ID: Member since: First loan: BDT
Further Information:		Existing Loan: BDT/-, Outstanding loan: 0/-
(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	:	17 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.	:	01738-232011
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JOSHAN RANI PONDIT** joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in dairy farm and agricultural business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JOTISH CHONDRO PONDIT</b>
Location	:	Kalihati market , Kalihati, Tangail
Total Investment in BDT	:	BDT 5,70,000/-
Financing	:	Self BDT 370,000/-(from existing business) 65% Required Investment BDT 200000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	35ft x 8 ft= 280 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing</li><li>▪ wood cut,paper cut,Seel machine etc</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from, Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

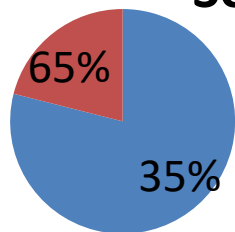
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
wood cut,paper cut,Seel machine etc	4,500	135,000	1,620,000
<b>Total Sales (A)</b>	4,500	135,000	1,620,000
<b>Less. Variable Expense</b>			
wood cut,paper cut,Seel machine etc	3,150	94,500	1,134,000
<b>Total variable Expense (B)</b>	3,150	94,500	1,134,000
<b>Contribution Margin (CM) [C=(A-B)</b>	1,350	40,500	486,000
<b>Less. Fixed Expense</b>			
Rent		4,000	48,000
Electricity Bill		1,000	12,000
Salary		5,000	60,000
Salary (stuff)		12,000	144,000
Generator Bill		-	-
Transportation		300	3,600
Entertainment		500	6,000
Mobile		200	2,400
Guard		150	1,800
<b>Total fixed Cost (D)</b>		<b>23,150</b>	<b>165,600</b>
<b>Net Profit (E) [C-D)</b>		<b>17,350</b>	<b>320,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
wood cut machine			4,000				4,000
paper cut machine			120,000				120,000
Seel machine			20,000				20,000
Frame wood			50,000				50,000
Marrage Card			100,000			200,000	300,000
Rabar			1,000				1,000
security			75,000				75,000
			370,000			200,000	570,000

### Source of Finance



Entrepreneur Contrul	370,000
Investors Investment	200,000
<b>Total</b>	<b>570000</b>

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
wood cut,paper cut,Seel machine etc	5200	156000	1872000	1965600	2063880
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>5200</b>	<b>156000</b>	<b>1872000</b>	<b>1965600</b>	<b>2063880</b>
<b>Less Variable Expense (B)</b>					
<b>Straw, Bran, Medicine etc</b>	<b>3640</b>	<b>109200</b>	<b>1310400</b>	1375920	<b>1444716</b>
<b>Total Variable Expense</b>	<b>3640</b>	<b>109200</b>	<b>1310400</b>	<b>1375920</b>	<b>1444716</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1560</b>	<b>46800</b>	<b>561600</b>	<b>589680</b>	<b>619164</b>
<b>Less Fixed Expense</b>					
Rent		4,000	48000	48000	48000
Electric Bill		1,000	12000	12300	12600
Transportaion		5,000	60000	63000	66150
Salary (Self)		12,000	144000	144000	144000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		500	6000	6000	6000
Generator		200	2400	2400	2400
Mobil Bill		150	1800	1900	2000
<b>Total Fixed Cost (D)</b>		<b>23150</b>	<b>275400</b>	<b>278800</b>	<b>282350</b>
<b>Net Profit (E)= [C-D]</b>		<b>23650</b>	<b>283800</b>	<b>297990</b>	<b>312890</b>
<b>Investment Pay Back</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	283,800	297990	312889.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		203800	421790
	<b>Total Cash Inflow</b>	<b>483,800</b>	<b>501,790</b>	<b>734,680</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>203,800</b>	<b>421,790</b>	<b>654,680</b>

## *SWOT ANALYSIS*

### **S**TRENGTH

Employment: Self: 03 Family:0 Others:0  
Experience & Skill : 17 Years  
Quality goods & services;  
Skill and experience;10Years

### **W**EAKNESS

Lack of Capital/Investment

### **O**PPORTUNITIES

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

### **T**HREATS

Theft  
Fire  
Political unrest