

Proposed NU Business Name: **JOY MA NEW PAN VANDAR**



Project identification and prepared by: MD. Ataur Rahman
Sokhipur.

Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHUKUMAR GHOSH
Age	:	05-04-1988 (29Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 2 Sister
Address	:	Vill: Noluya P.O: NoluyaP.S: Sokhipur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHEFALI GHOSH
(iii) Father's name	:	GOURO GHOSH
(iv) GB member's info	:	Branch :Bashail Centre 23 (Female), Member ID: 1843 , Group No: 05 Member since:7-05-2001(16 years) First loan: BDT 2500
Further Information:		Existing loan: BDT 20000, Outstanding Loan:6000
(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.)	:	Yes
Business Experiences and Training Info	:	No experience in running business. 10 Years in own business She has no training.
Other Own/Family Sources of Income	:	Dairy farm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01960115337
Family's Contact No.	:	01621174142
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Tangail..

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHEFALI GHOSH joined Grameen Bank since 16 years ago. At first she took BDT 2500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

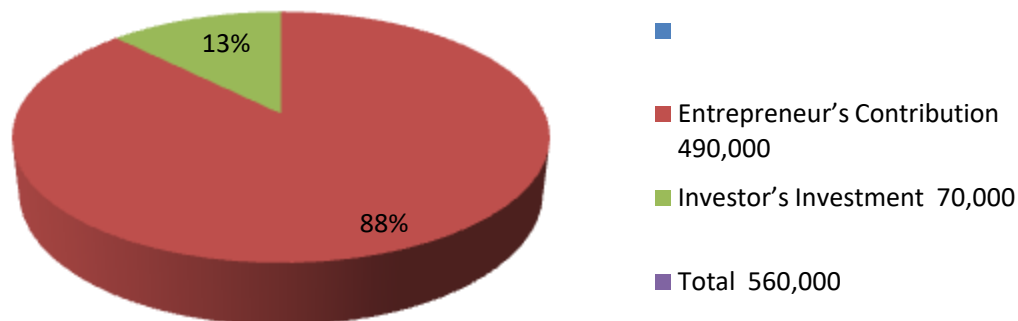
Business Name	:	JOY MA NEW PAN VANDAR
Location	:	Noluya, Sokhipur, Tangail
Total Investment in BDT	:	BDT 560,000/-
Financing	:	Self BDT 490,000/- (from existing business) 88% Required Investment BDT 70,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ftx 08 ft=128 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Confectionary items.▪Average gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is rented.▪Collects goods from Noluya.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Confectionary items	1800	54000	648000
		0	0
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Confectionary items	1350	40500	486000
Total Variable Expense	1350	40500	486000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1000	12000
Transportation			0
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		500	6000
Guard		120	1440
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		8,920	107040
Net Profit (E)= [C-D]		4580	54960

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Confectionary items			360000			70000	430,000
Security			130000				130,000
							0
							0
							0
	0	0	490,000	0	0	70,000	560000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Gas cilinder,cosmetics,Confectionary item,Consumer item,Mobile card e.t.c	2500	75000	900000	945000	992250
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Gas cilinder,cosmetics,Confectionary item,Consumer item,Mobile card e.t.c	1875	56250	675000	708750	744188
Total Variable Expense	1875	56250	675000	708750	744188
Contributon Margin (CM) [C=(A-B)]	625	18750	225000	236250	248063
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		1000	12000	144000	1728000
Transportaion			0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment		500	6000	6000	6000
Guard		120	1440	1440	1440
Generator			0	0	0
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		8,920	107040	235440	1819440
Net Profit (E)= [C-D]		9830	117960	123858	130051
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	117,960	123858	130050.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89960	185818
	Total Cash Inflow	187,960	213,818	315,869
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	89,960	185,818	287,869

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 10 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

নিউ জয় মা পান ভান্ডার











FAMILY PICTURE

