

**Proposed NU Business Name: CHARGHAT DAYAGONTIC CENTER & DAYABETAIS ASSOCIATION**



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD.ABDUL KUDDUS</b>
Age	:	10-10-1987( 30Years )
Education, till to date	:	B.b.a
Marital status	:	Married
Children	:	-
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Sonadoy , P.o- Sonadoy P.S: Bagha Dist: Rajshahi .
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>MST. MONJURA BEGUM</b>
(iii) Father's name	:	<b>MD. MOJIBOR ROHOMAN</b>
(iv) GB member's info	:	Branch: Vaya Laxmipur, Centre # 50/m (Female) Member ID: 4151, Group No: 03 Member since: 14-05-2008(09Years) First loan: BDT – 10,000/-
Further Information:		Existing Loan: BDT 50,000/-, Outstanding loan: BDT-40,180/-
(v) Who pays GB loan installment	:	Fathers
(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	:	10 years experience in running business. He has 02 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Mango Business
Entrepreneur Contact No.	:	01768-924034
Brother's Contact No.	:	01773-694269
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MONJURA BEGUM** joined Grameen Bank since 09 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>CHARGHAT DAYAGONTIC CENTER &amp; DAYABETAIS ASSOCIATION</b>
Location	:	Charghat Bazaar,Rajshahi .
Total Investment in BDT	:	BDT 1,065,000/-
Financing	:	Self BDT 1,015,000/-(from existing business) 95% Required Investment BDT 50,000/-(as equity) 5%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	200ft x 200 ft= 40,000 square ft
Security of the shop	:	110,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Paisent Treatment Income.</li> <li>▪Average 100% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 07 employees.</li> <li>▪The shop is rented .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

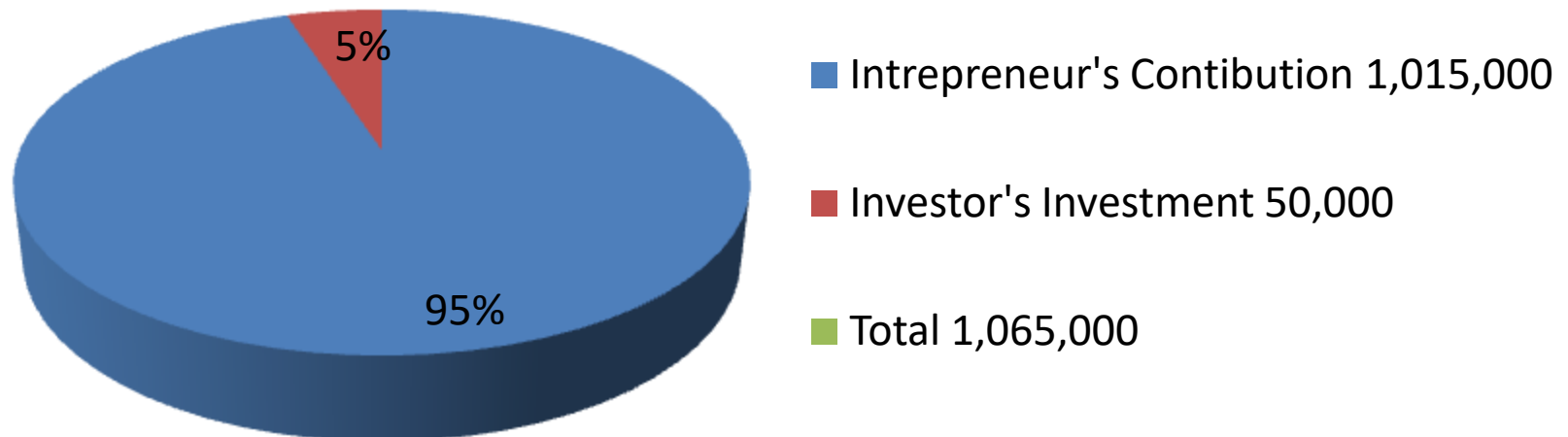
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Paisent Treatment Income	2,500	75,000	900,000
<b>Total Sales (A)</b>	2,500	75,000	900,000
<b>Less. Variable Expense</b>			
Paisent Treatment Income	2,500	75,000	900,000
<b>Total variable Expense (B)</b>	2,500	75,000	900,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	2,500	75,000	900,000
<b>Less. Fixed Expense</b>			
Rent		9,000	108,000
Electricity Bill		3,500	42,000
Transportation		0	0
Salary (self)		5,000	60,000
Salary (Staff)		26,000	312,000
Entertainment		500	6,000
Guard		3,500	42,000
Genitor		3,000	36,000

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
E.c.g Machine	80,000		80,000
Altasonagram Machine	120,000		120,000
Slaisjar Machine	550,000		550,000
Anubikhon Machine	20,000		20,000
Altasona Printer	120,000		120,000
Sentifijus Machine	5,000		5,000
Medicine	0	50,000	50,000
Others	10,000		10,000
Security of Shop	110,000	0	110,000
<b>Total</b>	<b>1,015,000</b>	<b>50,000</b>	<b>1,065,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Paisent Treatment Income	3,000	90,000	1,080,000	1,134,000
<b>Total Sales (A)</b>	3,000	90,000	1,080,000	1,134,000
<b>Less. Variable Expense</b>				
Paisent Treatment Income	3,000	90,000	1,080,000	1,134,000
<b>Total variable Expense (B)</b>	3,000	90,000	1,080,000	1,134,000
<b>Contribution M. (CM) [C=(A-B)]</b>	3,000	90,000	1,080,000	1,134,000
<b>Less. Fixed Expense</b>				
rent		9,000	108,000	110,000
Electricity Bill		3,500	42,000	43,000
transportation		0	0	0
Salary (self)		5,000	60,000	60,000
Salary (Staff)		26,000	312,000	314,000
entertainment		500	6,000	7,000
guard		3,500	42,000	43,000
mentor		3,000	36,000	37,000
Bank Charge		100	1,200	1,300
mobile Bill		1,400	16,800	17,000
<b>Total Fixed Cost</b>		<b>52,000</b>	<b>624,000</b>	<b>632,300</b>
<b>Net Profit (E) [C-D]</b>		<b>38,000</b>	<b>456,000</b>	<b>501,700</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	<b>456,000</b>	<b>501,700</b>
1.3	Depreciation (Non cash item)	-	-
1.4	Opening Balance of Cash Surplus		426,000
	<b>Total Cash Inflow</b>	<b>506,000</b>	<b>927,700</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>426,000</b>	<b>897,700</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 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









ডাক্তার চেম্বার  
জুতা খুলে প্রবেশ করুন

আইনসিফট  
কম্পিউটার

# FAMILY PICTURE

