

## Proposed NU Business Name: **SONDIP GORUR KHAMAR**



Project identification and prepared by: Md. Motiur Rahman,  
Dhunot, Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

Name	:	<b>SUJON CHANDRA SARKAR.</b>
Age	:	05-02-1993(25 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother,1 Sister
Address	:	Vill:Pachibari.P.O:pachibari P.S:Dhunot, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	<b>SHANTI RANI</b>
(iv) GB member's info	:	<b>SHUSIL KUMER SORKER</b> Branch:Pachibari, Centre # 32/(Female), Member ID: 2692/1 Group No: 04 Member since:01-01-2000 (18Years)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT 3,000/- Existing Loan: BDT 30,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(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	:	He has 10 experience in running business. He has not training.
Other Own/Family Sources of Income	:	None.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-922890
Mother's Contact No.	:	01742-411154
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunot, Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SUNTI RANI** joined Grameen Bank since 18 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SONDIP GORUR KHAMAR.</b>
Location	:	Dhunot.
Total Investment in BDT	:	BDT 230,000 /-
Financing	:	Self BDT 190,000/-(from existing business)68 % Required Investment BDT 40,000/-(as equity)32 %
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like. Millk.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Dhunot, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

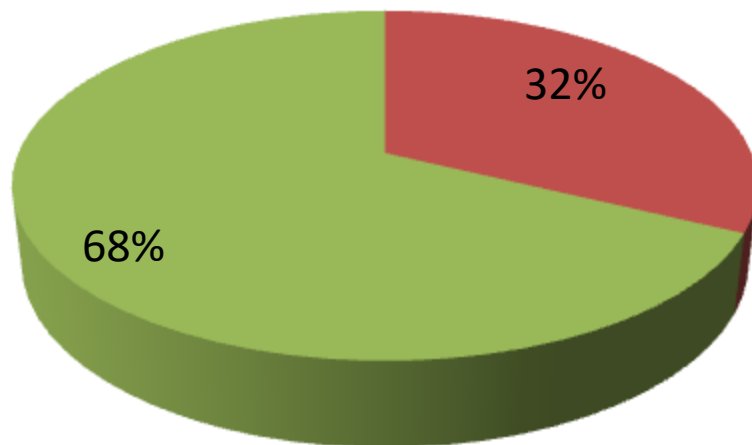
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Millk	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
Feed & Medicine	60	1,800	21,600
<b>Total variable Expense (B)</b>	<b>60</b>	<b>1,800</b>	<b>21,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>240</b>	<b>7,200</b>	<b>86,400</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		200	2,400
Transportation		400	4,800
Salary (self)		4,000	48,000
Entertainment		100	1,200
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>5,000</b>	<b>60,000</b>
<b>Net Profit (E) [C-D]</b>		<b>2,200</b>	<b>26,400</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
COW	1	100,000	100,000	1	40,000	40,000	140,000
DAMUR	1	60,000	60,000				60,000
CALF	1	30,000	30,000				30,000
	<b>3</b>		<b>190,000</b>			<b>40,000</b>	<b>230,000</b>

## Source of Finance



- Entrepreneur's Contribution  
19,000
- Investor's Investment  
40,000
- Total 59,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Millk	500	15,000	180,000	189,000	198,450
<b>Total Sales (A)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Feed & Medicine	100	3,000	36,000	37,800	39,690
<b>Total variable Expense (B)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>	<b>37,800</b>	<b>39,690</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		200	2,400	2,400	2,400
Transportation		400	4,800	4,800	4,800
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>5,000</b>	<b>60,000</b>	<b>60,000</b>	<b>60,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,000</b>	<b>84,000</b>	<b>91,200</b>	<b>98,760</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</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	40,000		
1.2	Net Profit	84,000	91,200	98,760
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		68,000	143,200
	<b>Total Cash Inflow</b>	<b>124,000</b>	<b>159,200</b>	<b>241,960</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>68,000</b>	<b>143,200</b>	<b>225,960</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 2 Others:0  
Experience & Skill : 8 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

Pictures







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# FAMILY PICTURE

