

Proposed NU Business Name: M/S GANESH TRADERS



Project identification and prepared by: Md. Sujon hossain,
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	SRI GANESH CHANDRA BAISNOB
Age	:	05-03-1983(34 Years)
Education, till to date	:	Class -Eight
Marital status	:	Married
Children	:	No
No. of siblings:	:	02 Brothers and 02 sisters
Address	:	Vill:Beribide, P.O : Jalachatro, P.S: Modhupur, 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	:	SREE MAYA RANI
(iii) Father's name	:	SREE GIRISH CHANDRA BOISNOB
(iv) GB member's info	:	Branch:Orankhola, Centre # 50 (Female), Member ID: 5160, Group No: 08 Member since: 09-02-2010 (08Years) First loan: 10,000 taka. Existing loan: 30,000 taka Outstanding loan: 24,740 taka
Further Information:		
(v) Who pays GB loan installment	:	Son
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-164518
Mother's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREE MAYA RANI joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultural cultivation.

Proposed Nobin Udyokta Business Info

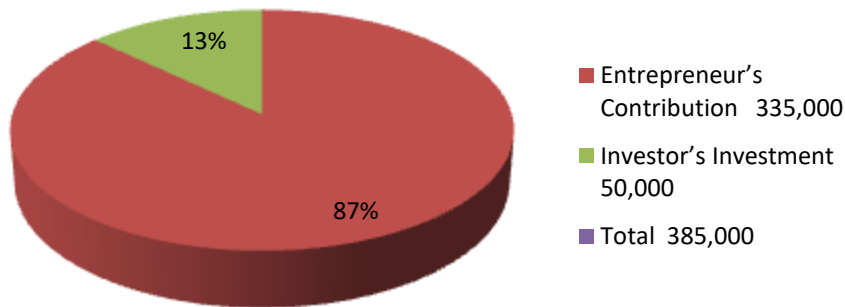
Business Name	:	M/S GANESH TRADERS
Location	:	Baribide bazar,Modhupur,Tangail.
Total Investment in BDT	:	BDT :3,85000/-
Financing	:	Self BDT 3,35000 (from existing business) 87% Required Investment BDT 50,000(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of land	:	170 Satansa
Security of the land	:	1,85000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goodslike;kala cas,anaras cas, ada cas etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from modhupur.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
kala cas,anaras cas, ada cas,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
kala cas,anaras cas, ada cas,others	1800	54000	648000
Total Variable Expense	1800	54000	648000
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		7000	84000
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		50	600
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		20250	243000
Net Profit (E)= [C-D]		15750	189000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
kala cas	0	0	30,000			25,000	55,000
anaras cas	0	0	100,000			25,000	125,000
ada cas	0	0	20,000			0	20,000
security	0	0	185,000			0	185,000
	0	0	0			0	0
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	0	0	335,000	0	0	50,000	385,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
kala cas,anaras cas, ada cas,others	3500	105000	1260000	1323000
0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000
Less Variable Expense (B)				
silver disk,jug,paint,iron,electronic etc.	2100	63000	756000	793800
Total Variable Expense	2100	63000	756000	793800
Contributon Margin (CM) [C=(A-B)]	1400	42000	504000	529200
Less Fixed Expense				
Rent		0	0	0
Electric Bill		0	0	300
Transportaion		7000	84000	88200
Salary (Self)		5000	60000	60000
Salary (Staff)		8000	96000	96000
Entertainment		50	600	600
Gard		0	0	0
Generator		0	0	0
Mobil Bill		200	2400	2500
Total Fixed Cost (D)		20250	243000	247600
Net Profit (E)= [C-D]		21750	261000	274050
Investment Pay Back			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	261,000	274050
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		231000
	Total Cash Inflow	311,000	505,050
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)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	231,000	475,050

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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; Baribide, modhupor,tangail.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



প্রাথমিক শক্তি সাম

প্রস্তাবিত নবীন উদ্যো

প্রকল্প

প্রকল্পের নাম: বক্সাও অনারস ~~বক্সাও~~ প্রকল্প

ইউনিটের নাম: স্বপ্নের ইউনিট

প্রকল্প প্র

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রীমতী সন্দেপ্তা

বয়স: ৬৪ বছর

জন্ম তারিখ: ০৫-০৬-১৯৫৬

শিক্ষাগত যোগ্যতা: ৮ম











FAMILY PICTURE

