

Proposed NU Business Name: SHOVO SHOHAG DOI & MISTANNO VANDER



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Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE SHOVO GHOSH
Age	:	09-02-1992 (25 Years)
Education, till to date	:	Class: SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Bother
Address	:	Vill: Kusumbi, P.O: Adomdighi, Thana: Adomdighi, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	SHULI RANI
(iii) Father's name	:	SREE SONATUN GHOSH
(iv) GB member's info	:	Branch: Adomdighi , Centre # 59 Female), Member ID: 5059, Group No: 07 Member since: 02-01-2007(10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 50,000, Outstanding loan: BDT: 27,280
(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.)	:	Nil
Business Experiences and Training Info	:	08 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-563923
Mother's Contact No.	:	01784-286454
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHULI RANI joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

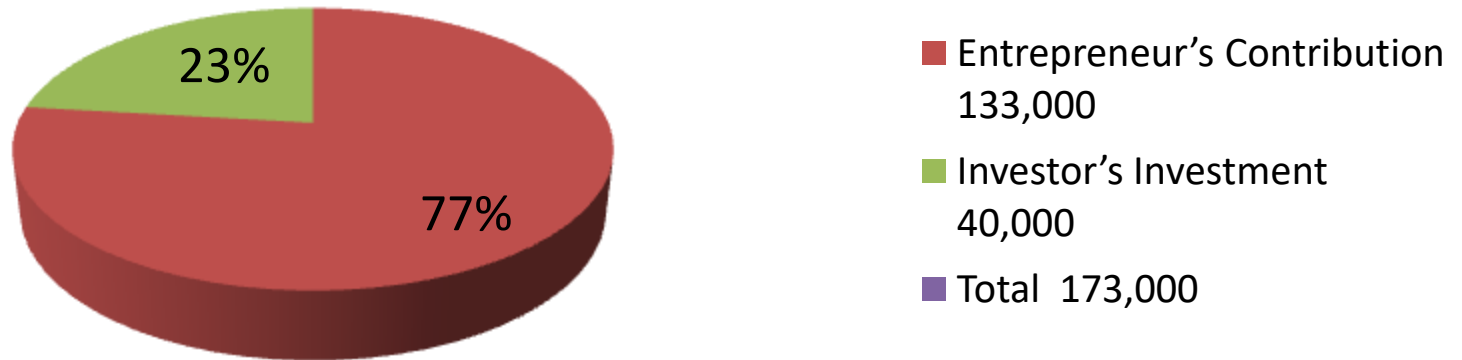
Business Name	:	SHOVO SHOHAG DI & MISTANNO VANDER
Location	:	Adomdighi, Bogra
Total Investment in BDT	:	BDT 173,000/-
Financing	:	Self BDT 133,000/-(from existing business) 77% Required Investment BDT 40,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12*8=96
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	4,000	120000	1440000
Total Sales (A)	4,000	120000	1440000
Less Variable Expense			
	3,600	108000	1296000
Total variable Expense (B)	3,600	108000	1296000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		100	1200
Genarator		0	0
Mobile bill		100	1200
Total fixed cost (D)		7,700	92400
Net Profit (E)= [C-D]		4,300	51600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Misti	100	150	15,000				15,000
Doi	100	180	18,000				18,000
Sugar				8	2,500	20,000	20,000
Moyda				3	2,000	6,000	6,000
Milk				140	50	7,000	7,000
Other						7,000	7,000
Security			100,000				100,000
Total			133,000				173,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	5,000	150000	1800000	1890000	1984500
Total Sales (A)	5,000	150000	1800000	1890000	1984500
Less Variable Expense				0	0
	4,500	135000	1620000	1701000	1786050
Total variable Expense (B)	4,500	135000	1620000	1701000	1786050
Contribution Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Variable Expense				0	0
Rent		1,000	12000	12600	13230
Electricity bill		500	6000	6300	6615
Transportation		1000	12000	12600	13230
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		7,900	94800	99540	104517
Net Profit (E)= [C-D]		5,600	67200	70560	74088
Investment Payback			16,000	16,000	16,000

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

SR#	<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	40,000		
1.2	Net Profit	67200	70560	74088
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		51,200	105,760
	Total Cash Inflow	107,200	121,760	179,848
2	Cash Outflow			
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
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	51,200	105760	163848

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Adomdighi, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

