

# Proposed NU Business Name: **JOBA BASHER TAIRY KUTIR SHILPO**



Project identification and prepared by: Md. Rafiqul Islam,  
Dhumat Unit, Bogra

Project verified by: Md. Mojaharul Islam Sarkar



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

Name	:	<b>Sree Shitol Chandra Das</b>
Age	:	24-12-1991(26 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Bilkagoli, P.O:Pachibaryu, P.S: Dhunat , 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	:	<b>Provaty Rany</b>
(iii) Father's name	:	<b>Sree Bimol Chandra Das</b>
(iv) GB member's info	:	Branch: : Bilkagoli Centre # 27 (Female), Member ID:2036 , Group No: 05 Member since: 10-01-2003 (15Years) First loan: BDT 4,000/-
Further Information:		Existing loan: BDT 36,4000/- Outstanding loan: BDT 31300/-
(v) Who pays GB loan installment	:	Mother
(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 no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01759715538
Mother's Contact No.	:	01728306920
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Provaty Rany joined Grameen Bank since 15 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

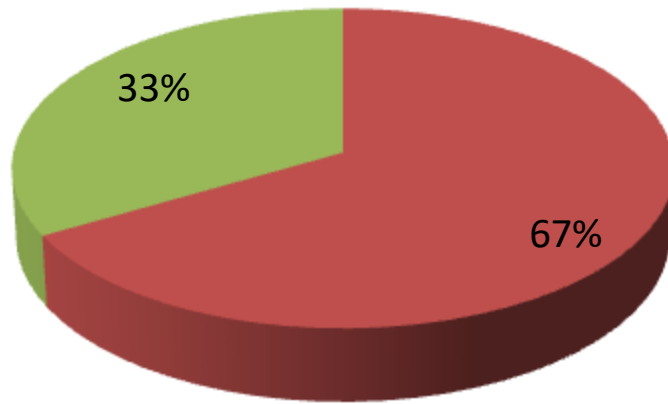
Business Name	:	<b>JOBA BASHER TAIRY KOTIR SHILPO</b>
Location	:	Bilkagoli,Pachibary, Dhunat,Bogra
Total Investment in BDT	:	BDT .90,000
Financing	:	Self BDT 60,000(from existing business) 67% Required Investment BDT 30,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	0 ft*0ft =0 Squire ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Kola,chalon,hosa,jaka etc</li><li>▪Average 50% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is owned.</li><li>▪Collects goods from Sherpur .</li><li>▪Agreed grace period is 3 months.</li></ul>

### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Kola,Chalon,Hosa etc	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Kola,Chalon,Hosa etc	1,000	30,000	360,000
<b>Total variable Expense (B)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		200	2,400
Feed & Medicine		-	0
Generator		-	0
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>180,000</b>
<b>Net Profit (E) [C-D]</b>		<b>24,000</b>	<b>180,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bash	20,000	30,000	50,000
Kola	3,500	0	3,500
Hosa	2,500	0	2,500
Paddala	2,000	0	2,000
Jaka	3,000	0	3,000
Others	4,000	0	4,000
<b>Total</b>	<b>60,000</b>	<b>30,000</b>	<b>90,000</b>



- Entrepreneur's Contribution 60,000
- Investor's Investment 30,000
- Total 90,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Bash,Kola,Chalon etc	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>					
Bash,Kola,Chalon etc	1,500	45,000	540,000	567,000	595,350
<b>Total variable Expense (B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Fixed Expense</b>					
House rant		0	0	0	0
Electricity Bill		500	6,000	6,000	6,000
Transportation		1000	12,000	12,000	12,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		200	2,400	2,400	2,400
Entertainment		0	0	0	-
Feed & Medicine		0	0	0	-
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>	<b>72,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>39,000</b>	<b>468,000</b>	<b>495,000</b>	<b>523,350</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)

SI #	<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	60,000		
1.2	Net Profit	468,000	495,000	523,350
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	482,000	961,000
	<b>Total Cash Inflow</b>	<b>528,000</b>	<b>977,000</b>	<b>1,484,350</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000		
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>46,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>482,000</b>	<b>961,000</b>	<b>1,468,350</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0  
Experience & Skill :15 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







# FAMILY PICTURE

