

Proposed NU Business Name: **SWAPAN GHOSH SANA O GHEE VANDAR**



Project identification and prepared by: Md. Aminul Islam,
Jamurki Unit, Tangail.

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHOUROV GHOSH
Age	:	16/06/1995(23 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother and 2 Sisters.
Address	:	Vill: Pakulla P.O: Jamurki-1944, P.S:Mirzapur, 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	:	Bashonti Ghosh <input type="checkbox"/>
(iii) Father's name	:	Swapan Ghosh
(iv) GB member's info	:	Branch: Pakulla Centre # 34 (Female), Member ID: 5102/1, Group No: 08 Member since: 08/01/2014 (4 Years). First Loan: BDT 5,000 /-, Existing Loan:BDT 160000/- Outstanding Loan: BDT 0/-
Further Information:		
(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	:	07 years experience in running business. He has 05 years training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-533219
Family's Contact No.	:	01913-097361
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Jamurki Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Bashonti Ghosh joined Grameen Bank since 04 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info4

Business Name	:	SWAPAN GHOSH SANA O GHEE VANDAR
Location	:	Pakulla Bazar, Mirzapur .
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 59% Required Investment BDT 70,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft = 150 sq. ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in producing Sana and ghee.▪ Average 40% gain on sales.▪ The business is operated by entrepreneur. Existing 2 employees.▪ The shop is owned.▪ Collects goods from Pakulla.▪ Agreed grace period is 3 months.

Existing Business

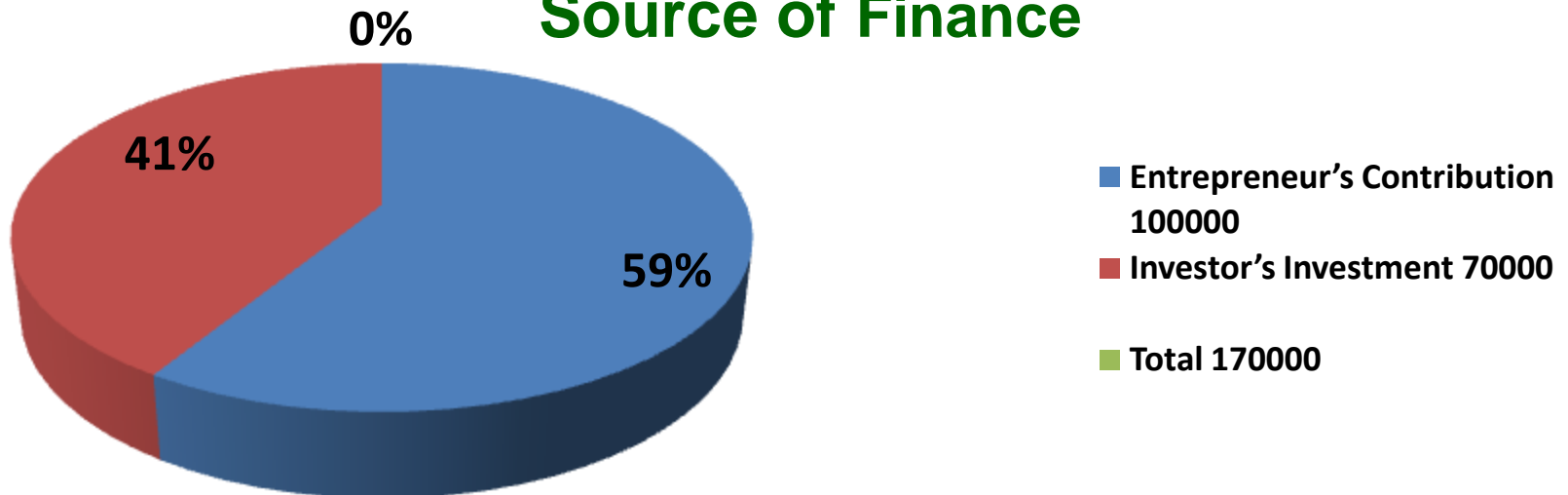
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Sana & Ghee	3000	90000	1080000
Servicing		0	0
Total Sales (A)	3000	90000	1080000
Less. Variable Expense			
Sana & Ghee	1800	54000	648000
Total variable Expense (B)	1800	54000	648000
Contribution Margin (CM) [C=(A-B)]	1200	36000	432000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		150	1800
Transportation		12000	144000
Salary (self)		5000	60000
Salary (staff)		6000	72000
Entertainment		0	0
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		200	2400
Total fixed Cost (D)		23350	280200
Net Profit (E) [C-D]		12650	151800

Investment Breakdown

Existing				Proposed				
Particulars	Qty.	Unit Price	Amount (BDT)	Particulars	Qty.	Unit Price	Amount (BDT)	Proposed Total
Milk	800	45	36000	Milk	800	45	36000	
Machineries			50000	Machineries			30000	
OTHERS			14000	OTHERS			4000	
SECURITY			0					
TOTAL			100000				70000	170000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue (sales)	Daily				
Sana & Ghee	4,000	120,000	1,440,000	1,512,000	1,587,600
Servicing	0	0	0	0	0
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense		0			
Sana & Ghee	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	1,600	48,000	576,000	604,800	635,040
Contribution Margin (CM) [C=(A-B)]	1,600	48,000	576,000	604,800	635,040
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		200	2,400	2,700	3,000
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		15,000	180,000	180,000	180,000
Entertainment		300	3,600	3,600	3,600
Graud Bill		100	1,200	1,200	1,200
Generator Bill		0	0	0	0
Mobile Bill		300	3,600	3,700	3,800
Total fixed Cost (D)		25,900	310,800	311,800	312,830
Net Profit (E) [C-D]		22,100	265,200	278,460	292,383
Investment Pay Back			48,000	48,000	48,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	120000		
1.2	Net Profit	265200	278460	292383
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		217200	447660
	Total Cash Inflow	385200	495660	740043
2	Cash Outflow			
2.1	Purchase of Product	120000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000	48000
	Total Cash Outflow	168000	48000	48000
3	Net Cash Surplus	217200	447660	692043

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:1 Others:2
Experience & Skill : 7 Years
Quality goods & services.

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Pakulla Bazar.
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures







०१/०५/२०१०



धर्मोपदेश

पुस्तक

संख्या

अथवा धर्मोपदेश

नाम	राधाजी	कडक	ए.ए.ए.
कोलेटर नाम	राधाजी	कडक	
शाखा			

০৭১১-৫১৭/০৩



গ্রামীণ ব্যাংক

জ.মু.বা. মিতাপুর শাখা। শাখা

সহজ ঋণের পাশ বই

নাম: কামতী

ঋণী নং: ১০২১

গ্রুপ নং: ০৮

কেন্দ্র নং: ৩৪১২

কেন্দ্রের নাম: পাকুল্যা 'ডাম'

বই ইস্যুর তারিখ: ০৭/০৮/১৯

শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]

FAMILY PICTURE

