

Proposed NU Business Name : **New Janoni Sorno Bitan**



Presented by
Mati Deb

NU Identified and PP Prepared by :
Sonia Sultana (Chandpur Sadar Unit)
Verified by-
Md. Nazrul Islam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Mati Deb
Age	:	08-10-1983 (31 years)
Marital status	:	Married
Children	:	—
No. of siblings:	:	2 Brothers & 2Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Shanda Rani
(iii) Father's name	:	Late Monoranjon Debnath
(iv) GB member's info	:	Branch: Narayonpur Centre #08(M) , Loanee no.:3931 Member since 2005, First loan: Tk.10000 Existing loan: N/A , Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc	:	N/A
(ix) Others	:	N/A
Education	:	Honors

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(:	Business
Trade License no	:	291
Business Experiences	:	10 years :
Other Own/Family Sources of Income	:	Business (Brother) ,Agriculture, Fisheries
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	Chandpur Sadar unit ,chandpur
NU Contact Info	:	01826003042

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2005 (10 years). NU and his brother invested GB Loan in their jewelry business and repaired their own house from the income of his business. They also purchase some lands. NU's mother gradually improved their life standard by using GB loan

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	New Janoni Sorno Bitan
Address/ Location	:	Narayonnpur , Dakkhin matlab , Chandpur.
Total Investment in BDT	:	800000
Financing	:	Self BDT 500000 (from existing business) 63. % Required Investment BDT 300000 (as equity) 37 %
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business		
(i) % of present gross profit margin	:	10%
(ii) Estimated % of proposed gross profit margin		10%
(iii) Agreed grace period		2 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Present Stock Items :			
(i) Gold (8 vori*36000)	288000		
ii) Silver (50 vori *1000)	50000		
iii)Gold Plated Items Silver	62000	5,00,000	500000
iv)Furniture & Decoration	50000		
v) Shop advance	50000		
Proposed Items :			
Gold - (old 8 vori *34000)	272000	3,00,000	300000
Silver - (28 vori * 1000)	28000		
Total Capital	500000	300000	800000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	10000	300000	3600000
<i>Less: Cost of sales (B)</i>	9000	270000	3240000
Gross Profit (C) [C=(A-B)]	1000	30000	360000
<i>Less: Operating Costs</i>			
Electricity bill		600	7200
Generator bill		200	2400
Shop Rent		4200	50400
Night Guard bill		110	1320
Entertainment		500	6000
Mobile bill		500	6000
Present salary/Drawings- self		8000	9600
Present salary-Employee (1)		5000	60000
Other costs (Transport , fees , tax etc)		500	6000
Non Cash Item:			
Depreciation Expenses (100000*10%)		833	9996
<i>Total Operating Cost (D)</i>		<i>20443</i>	<i>245316</i>
Net Profit (C-D):		9557	114684

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	12000	360000	4320000	13000	390000	4680000	14000	420000	5040000
<i>Less: cost of sales (B)</i>	10800	324000	3888000	11700	351000	4212000	12600	378000	4536000
Gross Profit (C) [C=(A-B)]	1200	36000	432000	1300	39000	468000	1400	42000	504000
<i>Less: Operating Costs</i>									
Electricity bill		700	8400		700	8400		700	8400
Generator bill		200	2400		200	2400		200	2400
Shop Rent		4200	50400		4200	50400		4200	50400
Night Guard bill		110	1320		150	1800		150	1800
Entertainment		500	6000		500	6000		500	6000
Mobile Bill (SMS & Reporting inclusive)		600	7200		600	7200		600	7200
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Proposed Salary- Staff (no.01)		5000	60000		6000	72000		6000	72000
Others		500	6000		500	6000		500	6000
Non Cash Item:									
Depreciation Expenses		833	9996		833	9996		833	9996
<i>Total Operating Cost (D)</i>		<i>20643</i>	<i>247716</i>		<i>21683</i>	<i>260196</i>		<i>21683</i>	<i>260196</i>
(Net Profit C-D) :		15357	184284		17317	207804		20317	243804
Pay back with Transfer fee			120000			120000			120000
Retained Income:	64284			87804			123804		

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	300000		
1.2	Net Profit	184284	207804	243804
1.3	Depreciation (Non cash item)	9996	9996	9996
1.4	Opening Balance of Cash Surplus		74280	172080
	Total Cash Inflow	494280	292080	425880
2.0	Cash Outflow			
2.1	Purchase of Product	300000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	Total Cash Outflow	420000	120000	120000
3.0	Net Cash Surplus	74280	172080	305880

SWOT ANALYSIS

STRENGTH

Skilled 10 years of Experience
Provide quality products to the community
Well Known Person in that area

WEAKNESS

Credit sale
Less capital

OPPORTUNITIES

Huge demand in locality
Expansion of business

THREATS

Fire .
Theft
Political unrest





















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For more information

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