

Proposed NU Business Name: **SUMAN CHAMRA GUDAM**



Project identification and prepared by: Habil Uddin Shah,
Keraniganj Unit, Dhaka

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUMAN CHANDRA
Age	:	12-11-1988 (29 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01 Sister 02 Brothers
Address	:	Vill: Uttar Ramerkanda P.O: Ruhitpur P.S: Keraniganj , Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RANI DASH
(iii) Father's name	:	SUDHIR CHANDRA DASH
(iv) GB member's info	:	Branch: Shakta , Centre # 31 (Female), Member ID:2406/1, Group No: 02 Member since: 01-02-2004 to 2009 (06 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: Nil
(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	:	10 years experience in running business. Own business 10 years. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-834176
Mother's Contact No.	:	01846-848347
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Keraniganj Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RANI DASH joined Grameen Bank since 06 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUMAN CHAMRA GUDAM
Location	:	Narayan Pottri
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft = 225 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Leather etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 01 employee.▪The shop is own.▪Collects goods from Equria, Ramer kanda▪Agreed grace period is 3 months.

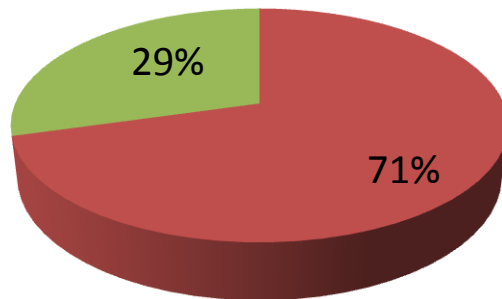
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cow leather	8600	258000	3096000
Total Sales (A)	8600	258000	3096000
Less Variable Expense			
Cow leather	7740	232200	2786400
Total variable Expense (B)	7,740	232200	2786400
Contribution Margin (CM) [C=(A-B)]	860	25800	309600
Less Variable Expense			
Electricity bill		400	4800
Transportation		5,000	60000
Salary (self)		5000	60000
Salary(Staff)		6000	72000
Entertainment		200	2400
Mobile bill		200	2400
Total fixed cost (D)		16,800	201600
Net Profit (E)= [C-D]		9,000	108000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow leather	60	2000	120,000	25	2,000	50,000	170,000
Total	69	0	120,000	25	0	50,000	170,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cow leather	11000	330000	3960000	4158000
Total Sales (A)	11000	330000	3960000	4158000
Less Variable Expense				
Cow leather	9900	297000	3564000	3742200
Total variable Expense (B)	9,900	297000	3564000	3742200
Contribution Margin (CM) [C=(A-B)]	1,100	33000	396000	415800
Less Variable Expense				
Electricity bill		600	7200	7400
Transportation		5,000	60,000	55,000
Salary (self)		5000	60000	60000
Salary(Staff)		6000	72000	72000
Entertainment		200	2400	2400
Mobile bill		300	3600	6800
Total fixed cost (D)		17,100	205,200	203,600
Net Profit (E)= [C-D]		15900	190800	212,200
Investment Payback			30,000	30,000

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

SR#	<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	190,800	212,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		160,800
	Total Cash Inflow	240800	373000
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	30000
3	Net Cash Surplus	160,800	343000

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures














Handwritten notes in Bengali script, including a signature at the bottom right.

Handwritten notes in Bengali script, including a signature at the bottom right.

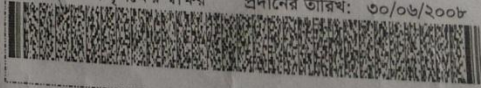
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: সুমন চন্দ্র
 Name: Sumon Chandra
 পিতা: সুধির চন্দ্র দাস
 মাতা: রানী দাস
 Date of Birth: 12 Nov 1988
 ID NO: 2613825118652

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
 ঠিকানা: বাসা/হোডিং: ২/১, গ্রাম/রাভা: উত্তর রামেরকান্দা ঋষিবাড়ি, বেলনা, ডাকঘর: রুহিত পুর - ১৩১০, কেরানীগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩০/০৬/২০০৮



FAMILY PICTURE

