#### Proposed NU Business Name: BONDHU ENTERPRISE



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

Project verified by: MD. Mizanur Rahaman Patoyari



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name		SONJOY DASH		
Age	:	01-09-1984 (32Y <i>ears)</i>		
Education, till to date	:	HSC		
Marital status	:	Married		
Children	•	1 Son		
No. of siblings:	:	1 Brothers and 1 Sister		
Address	:	Vill: Pustokamari P.O: jMirjapur P.S: Mirjapur Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father DURGA RANI DASH VASHAN CHANRA DASH Branch: Mirjapur, Centre # 88 (male), Member ID:7831, Group No: 04 Member since: 26/03/2003 First Ioan: BDT 5000/-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan:1050 Father No 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	:	3 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	••	Business,
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01819977485
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

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

**DURGA RANI DASH** joined Grameen Bank since 13 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

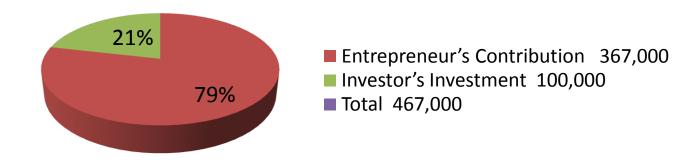
Proposed Nobin Udyokta Business Info			
Business Name	:	BONDHU ENTERPRISE	
Location	:	Mirjapur, Tangail.	
Total Investment in BDT	:	BDT 467500/-	
Financing	:	Self BDT 367500/- (from existing business) 79% Required Investment BDT 100,000/- (as equity) 21%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	20 ft x 20 ft= 400 square ft	
Security of the shop	:	Nil	
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Table, khelna ,Mug ,Chair , werdrope , kitchen Plat etc .</li> <li>Average 8% gain on sales.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>The shop is rented.</li> <li>Collects goods from Tangail, Mirjapur .</li> <li>Agreed grace period is 3 months.</li> </ul>	

#### **Existing Business (BDT)**

	<b>`</b>		
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Table, khelna ,Mug ,Chair , werdrope , kitchen Plat etc	14,000	420,000	5,040,000
Total Sales (A)	14,000	420,000	5,040,000
Less. Variable Expense			
Table, khelna ,Mug ,Chair , werdrope , kitchen Plat etc	12,880	386,400	4,636,800
Total variable Expense (B)	12,880	386,400	4,636,800
Contribution Margin (CM) [C=(A-B)	1,120	33,600	403,200
Less. Fixed Expense			
Rent		10,000	120,000
Electricity Bill		1200	14,400
Transportation		1,000	12,000
Mobile Bill		400	4,800
Entertainment		300	3,600
guard		200	2,400
Salary (self)		5,000	60,000
Generator		500	6000
Salary (staff)		5,000	60000
Total fixed Cost (D)		23,600	283,200
Net Profit (E) [C-D)		10,000	120,000

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Table,	38,000	0	38,000		
khelna	19,500	0	19,500		
Mug ,	15,000	0	15,000		
Chair ,	100,000	25,000	125,000		
werdrope ,	60,000	75000	135,000		
kitchen Plat	14,000	0	14,000		
Jag	15,000	0	15,000		
Bucket	20,000	0	20,000		
other	86,000	0	86,000		
Total	367,500	100,000	467,500		

#### **Source of Finance**



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Table, khelna , werdrope , kitchen Plat etc	20,000	600,000	7,200,000	7,560,000	
Total Sales (A)	20,000	600,000	7,200,000	7,560,000	
Less. Variable Expense					
Table, khelna , werdrope , kitchen Plat etc	18,400	552,000	6,624,000	6,955,200	
Total variable Expense (B)	18,400	552,000	6,624,000	6,955,200	
Contribution Margin (CM) [C=(A-B) ]	1,600	48,000	576,000	604,800	
Less. Fixed Expense					
Rent		10,000	120,000	120,000	
Electricity Bill		1200	14,400	14,400	
Transportation		1,500	18,000	18,000	
Mobile Bill		500	6,000	6,000	
Entertainment		300	3,600	3,600	
guard		200	2,400	2,400	
Salary (self)		5,000	60,000	60,000	
Generator		500	6000	6000	
Salary (staff)		10,000	120000	120,000	
Total Fixed Cost		29,200	350,400	350,400	
Net Profit (E) [C-D)		18,800	225,600	254,400	
Investment Payback			60,000	60,000	

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	225,600	254,400
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		165,600
	Total Cash Inflow	325,600	420,000
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	165,600	360,000



### Strength W<sub>EAKNESS</sub> Lack of Capital/Investment Employment: Self: 01 Family: 0 Others:0 Experience & Skill : 4 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Delduar Political unrest Regular customers;

Pictures











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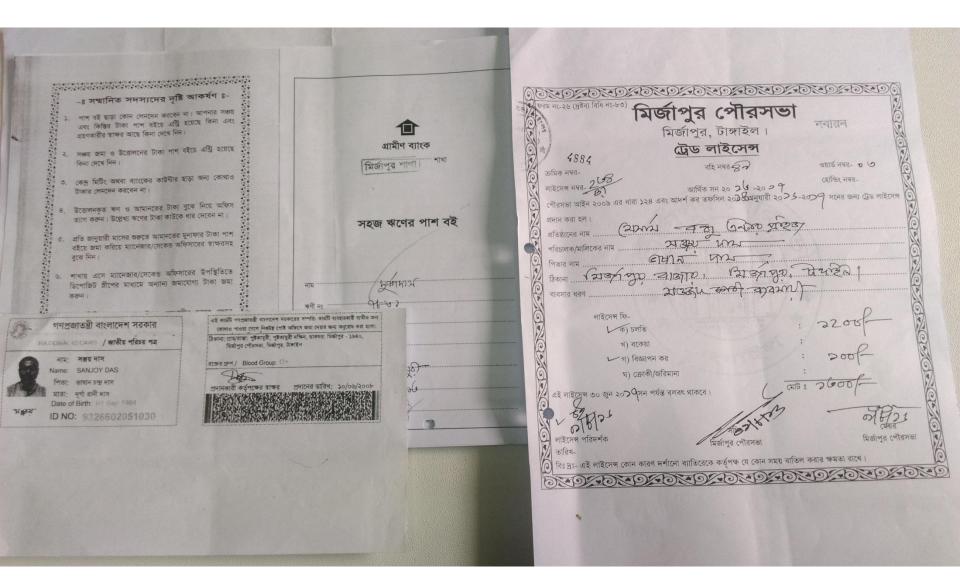












# **FAMILY PICTURE**

