

Proposed NU Business Name: **USHA PHOTOSTAT & CONFECTIONARY**



Project identification and prepared by: Md Zahidul Kamal
Tangail Sadar Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUBRATA KUMAR DAS
Age	:	15-06-1987 (29 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers
Address	:	Vill: Moniopur (Dakshinpara) P.O: Mirpur 12 P.S: Mirpur , 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	:	SHANTANA RANI DAS
(iii) Father's name	:	GOBINDA KUMAR DAS
(iv) GB member's info	:	Branch: Suruz, Centre # 22 (Female), Member ID: 5542, Group No: 06 Member since: 01-03-1998 (18 Years) First loan: BDT 5000 Taka.
Further Information:		Existing loan: BDT 30000 , Outstanding loan: BDT 11900
(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.)	:	None
Business Experiences and Training Info	:	05 years experience in running business. 03 Years in own business He has 02 training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-906251
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHANTANA RANI DAS Joined Grameen Bank Since 18 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	USHA PHOTOSTAT & CONFECTIONARY
Location	:	
Total Investment in BDT	:	BDT 103000
Financing	:	Self BDT 53000(from existing business) 51% Required Investment BDT 50000 (as equity) 49%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20 ft x 20 ft= 400 Square ft
Security of the shop	:	BDT nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Photocopy service, Chanachur, biscuit etc.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing no Employees.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Chanachur, biscuit	1500	45000	540000
Service	300	9000	108000
Total Sales (A)	1800	54000	648000
Less Variable Expense			
Chanachur, biscuit	1320	39600	475200
Total variable Expense (B)	1,320	39600	475200
Contribution Margin (CM) [C=(A-B)]	480	14400	172800
Less Variable Expense			
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		80	960
Mobile bill		200	2400
Total fixed cost (D)		7,280	87360
Net Profit (E)= [C-D]		7,120	85440

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Photocopy Machine	2	25000	50,000	0	0	0	50,000
Chanachur, Biscuit	1	2000	2,000	1	10,000	10,000	12,000
Others	1	1000	1,000	0	0	0	1,000
Cosmetics	0	0	0	1	25,000	25,000	25,000
Others	0	0	0	1	15,000	15,000	15,000
Total	4	0	53,000	3	0	50,000	103,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Chanachur, biscuit	3600	108000	1296000	1360800	1428840
Service	300	9000	108000	113400	119070
Total Sales (A)	3900	117000	1404000	1474200	1547910
Less Variable Expense					
Chanachur, biscuit	3168	95040	1140480	1197504	1257379.2
Total variable Expense (B)	3,168	95040	1140480	1197504	1257379.2
Contribution Margin (CM) [C=(A-B)	732	21960	263520	276696	290530.8
Less Variable Expense					
Electricity bill		700	8400	8900	9400
Transportation		1,300	15600	16,100	16600
Salary (self)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Guard		80	960	960	960
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		7,880	94,560	95,660	96760
Net Profit (E)= [C-D]		14080	168960	181,036	193770.8
Investment Payback			20,000	20,000	20,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	168,960	181,036	193770.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		148,960	309996
	Total Cash Inflow	218960	329996	503766.8
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	148,960	309996	483766.8

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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







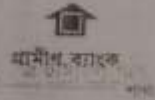












সহজ ঋণের পাশ বই

নাম: সানু না
বর্তী নং: ৫৫৪২
বয়স: ৩৮
বৃত্তি: ৯২/৪
কেন্দ্র নাম: সুন্দর বাসা
বই ইস্যুর তারিখ: ১৩/১০/১৯
শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
জাতীয় ব্যাংক

নাম: সুন্দর কুমার দাস
Name: Sunder Kumar Das
বয়স: ৩৫
তারিখ: ১৫/১০/১৯

Date of Birth: 15/10/1984
ID NO: 19872000000000000000

এই বইটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের অধীনস্থ জাতীয় ব্যাংক কর্তৃক প্রস্তুত করা হয়েছে।
এই বইটিতে ঋণের বিবরণ এবং ঋণের পরিশোধের তারিখ এবং পরিমাণ উল্লেখ করা হয়েছে।
এই বইটিতে ঋণের পরিশোধের তারিখ এবং পরিমাণ উল্লেখ করা হয়েছে।

জাতীয় ব্যাংক কর্তৃক প্রস্তুত করা হয়েছে।
জাতীয় ব্যাংক কর্তৃক প্রস্তুত করা হয়েছে।

FAMILY PICTURE

