

Proposed NU Business Name: M/S JOITI KUTIR SHELPO



Project identification and prepared by: MD.Majnu Hossen,
Sherpur Unit,Bogra

Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE, KANOK DAS
Age	:	02-04-1997 (20 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Sister
Address	:	Vill: Bilkajuli, P.O: Pacabari, P.S: Dhouant, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	SREEMOTI. SOHAGI RANI
(iv) GB member's info	:	SREE. DULAL CHANDDO DAS Branch:Dhouant ,Centre # 27 (Female), Member ID: 2192/1; Group No:04 Member since: 12-10-1998(19 Years)
Further Information:		First loan: -5,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 30,000, Outstanding loan: 22,691/-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	03 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-378673
Mother's Contact No.	:	01750-465651
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI. SOHAGI RANI joined Grameen Bank since 19 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S JOITI KUTIR SHELPO
Location	:	Bilkajuli, Pacabari, Dhouant.
Total Investment in BDT	:	BDT 84,000/-
Financing	:	Self BDT 34,000/- (from existing business) 40% Required Investment BDT 50,000/- (as equity) 60%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	08 ft x 12ft = 96 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Khaci, Topa-1, Topa-2, Dala, Kula, Chailon, Etc.▪ Average 25% gain on sale.▪ The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪ The shop is rented.▪ Collects goods from Bogra.▪ Agreed grace period is 3 months.

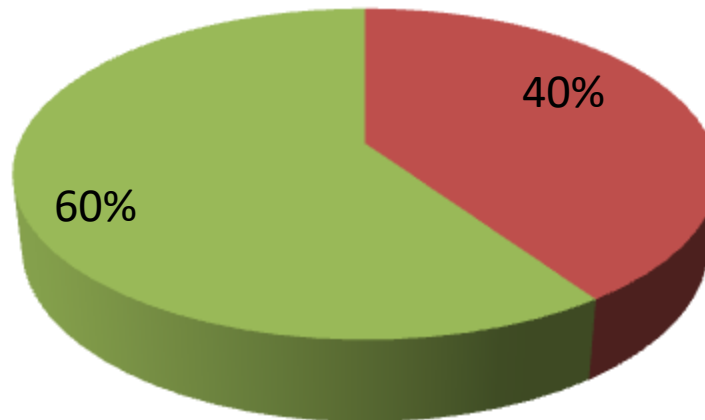
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Khaci, Topa-1,Topa-2, Dala,Kula, Chailon ,Etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Khaci, Topa-1,Topa-2, Dala,Kula, Chailon ,Etc.	1,400	42,000	504,000
Total variable Expense (B)	1,400	42,000	504,000
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000
Less. Fixed Expense			
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Mobile Bill		200	2,400
Total fixed Cost (D)		5,400	64,800
Net Profit (E) [C-D)		12,600	151,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Khaci,	24	100	2,400	300	150	45,000	47,400
Topa-1,Topa-2	90	59	5300				5,300,
Dala,Kula	220	39	8600				8,600
Chailon ,Cala	120	37	4400				4,400
Sorpes	60	20	1200				1,200
Zaka	20	80	1600				1,600
Other	-	-	10,000	-	-	5,000	15,000
Total	534		34,000	300		50,000	84,000

Source of Finance



- Entrepreneur's Contribution
34,000
- Investor's Investment
50,000
- Total 84,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Khaci, Topa-1,Topa-2, Dala,Kula, Chailon ,Etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Khaci, Topa-1,Topa-2, Dala,Kula, Chailon ,Etc.	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Transportation		1000	12,000	12,000	12,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		5,500	66,000	66,000	66,000
Net Profit (E) [C-D)		30,500	366,000	387,600	410,280
Investment Payback			20,000	20,000	20,000

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

Sl #	<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	366,000	387,600	410,280
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		346,000	713,600
	Total Cash Inflow	416,000	733,600	1,123,880
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	346,000	713,600	1,103,880

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 03 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



















FAMILY PICTURE

