Proposed NU Business Name: M/S PUJA SORNALOY



Project identification and prepared by: Modon Kumar Biswas, Dakshinkhan Unit, Dhaka Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	BASUDAB GOSH			
Age	:	02-02-1984 (33Y <i>ears)</i>			
Education, till to date	:	Class 08			
Marital status	:	Married			
Children	:	01 Douther 01 Son			
No. of siblings:	:	02 Brothers 02 Sisters			
Address	:	Vill: Yousopgonj P.O Posibazar, P.S: Rupgonj Dist: Narayangonj			
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 NILU RANI ATE SOHODAB CHANDRO BISWAS Branch: Dakshinkhan, Centre # 49 (Female), Member ID: 7641, Group No: 02 Member since: 13-002-2007 (10Years) First Ioan: BDT 5,000 /-			
Further Information: (v) Who pays GB loan installment	:	Outstanding loan: 10155/- Nil			
(vi) Mobile lady	:	No			
(vii) Grameen Education Loan (viii) Any other Ioan 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 & Skill		12 years of business experience.
Own Business and	:	12 years experience in running business.
Training Info	:	He has 05 years training
Other Own/Family Sources of Income	••	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-037475
Family's Contact No.	:	01987-835474
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

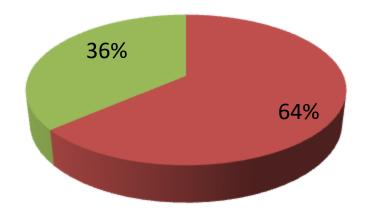
NILU RANI joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	M/S SHOHID GENERAL STORE			
Location	:	Posi bazer,Posibazar ,Narayangonj			
Total Investment in BDT	:	BDT 220,000/-			
Financing	:	Self BDT 140,000/- (from existing business) 64%			
		Required Investment BDT 80,000/- (as equity) 36%			
Present salary/drawings from business (estimates)	:	DT 5,000			
Proposed Salary	•••	BDT 5,000			
Size of shop	:	0 ft x 12 ft= 120 square ft			
Security of the shop	:	DT 50,000			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Hasli har, hire jumka, etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing three employee. The shop is rented. Collects goods from Tati bazar, Dhaka. Agreed grace period is 3 months. 			

Existing B	usiness (BDT)		
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Jewlery	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Jewlery	4,000	120,000	1,440,000
Total variable Expense (B)	4,000	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Salary (sttaf)		15,000	180,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		23,500	282,000
Net Profit (E) [C-D)		6,500	78,000

Investment Breakdown								
Particulars	Existing			Particulars		Propose	Proposed	
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Hasle Har	2	42000	84000	Gold	2	40000	80,000	164,000
Neck Har	1	42000	42000				0	42,000
Scale Machine	1	7000	7000				0	7,000
Machinaries							0	0
Secuirity Advanced							0	0
Others			7000	Others			0	7000
Total			140,000				80,000	220,000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 80,000
- Total 220,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Jewlery	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Jewlery	4,800	144,000	1,728,000	1,814,400	1,905,120
Total variable Expense (B)	4,800	144,000	1,728,000	1,814,400	1,905,120
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		525	6,300	6,615	6,946
Transportation		550	6,600	6,930	7,277
Mobile Bill		360	4,320	4,536	4,763
Entertainment		200	2,400	2,520	2,646
Salary (sttaf)		15 <i>,</i> 000	180,000	189,000	198,450
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		117	1,400	1,400	1,400
Total Fixed Cost		23,752	285,020	295,001	305,481
Net Profit (E) [C-D)		12,248	146,980	158,599	170,799
Investment Payback			32,000	32,000	32,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	146,980	158,599	170,799
1.3	Depreciation (Non cash item)	1,400	1,400	1,400
1.4	Opening Balance of Cash Surplus		126,380	254,379
	Total Cash Inflow	238,380	286,379	426,578
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	22.000	22.000	22.000
2.3	Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	126,380	254,379	394,578



Strength Employment: Self: 01 Family:0 Others:03 Experience & Skill 12Years Own Business :12Years Quality goods & services; Skill and experience;	WEAKNESS Lack of Capital/Investment
OPPORTUNITIES	T HREATS
Huge demand in the community	Theft
Location of shop;	Fire
Regular customers;	Political unrest

Pictures

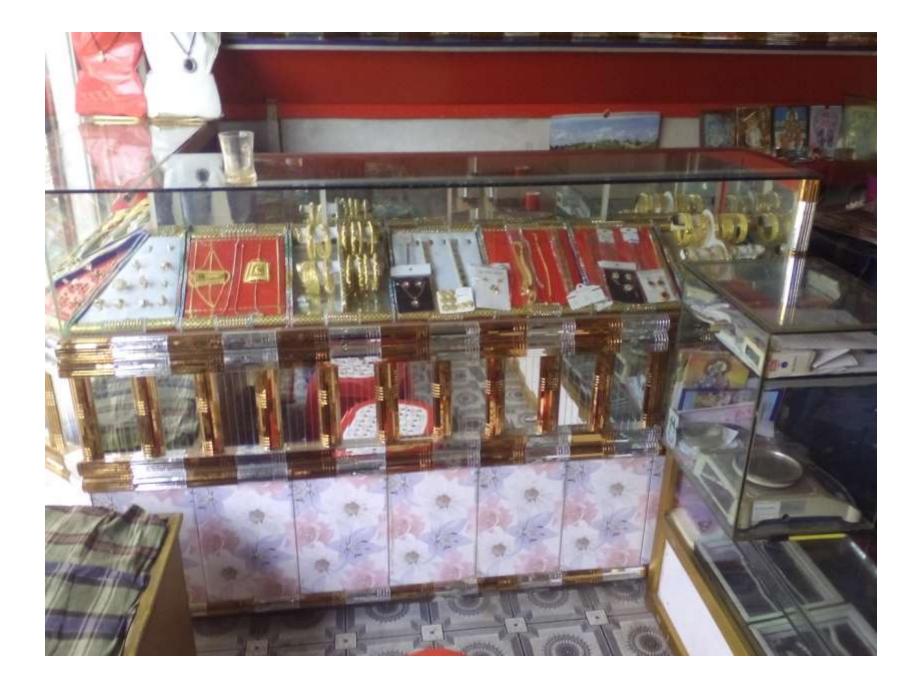




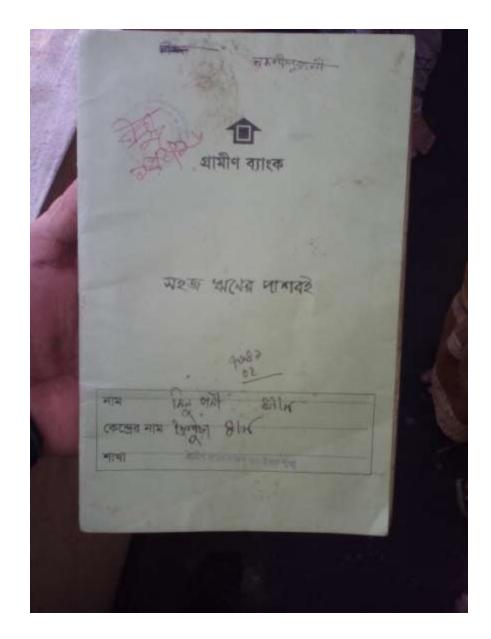












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FAMILY PICTURE

