

## Proposed NU Business Name: **PADMA MRIT SHILPO**



Project identification and prepared by: Md. Forhad Hosen,  
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ROMESH PAUL</b>
Age	:	04-03-1983 (34 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Korotia , P.O: Korotia , P.S: Tangail Sadar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>PADMA PAUL</b>
(iii) Father's name	:	<b>GOPAL PAUL</b>
(iv) GB member's info	:	Branch: Korotia ; Centre # 63(Female), Member ID: 5907, Group No: 04 Member since: 2-3-2001 (16 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	Own
(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	:	NO years experience in running business. He has no Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-876025
Mother'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

**PADMA PAUL** joined Grameen Bank since 16 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	:	<b>PADMA MRIT SHILPO</b>
Location	:	Korotia West para, Paul para
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 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	---ft x ---ft= --- square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Pot, toy etc .</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li> <li>▪Collects goods from Gajipur.</li><li>▪The shop is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

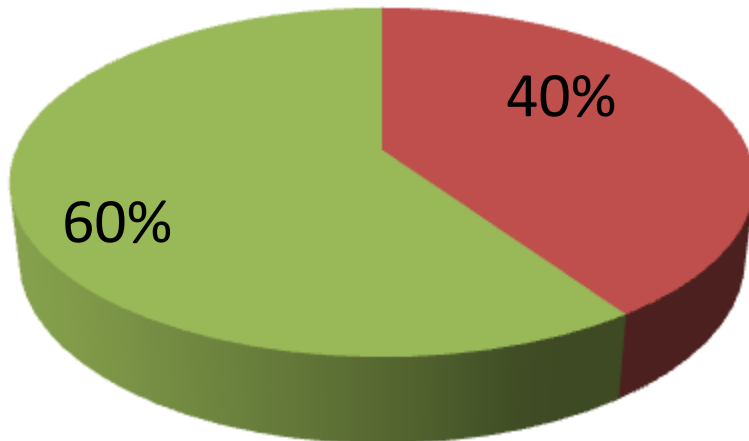
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Pot, Toy		31500	378000
<b>Total sales (A)</b>		31500	378000
<b>Less Variable Exp.</b>			
Pot, Toy		22050	264600
<b>Total Variable exp. (B)</b>		22050	264600
<b>Contribution Margin CM [C= (A-B)]</b>		<b>9450</b>	<b>113400</b>
<b>less fixed exp.</b>			
Transportation		1500	18000
Salary (self)		5000	60000
Entertainment		300	3600
Mobile		200	2400
<b>total fixed cost (D)</b>		7000	84000
<b>Net profit (E) [C-D]</b>		<b>2450</b>	<b>29400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pot	3500	6	21,000			0	21,000
Toy	500	10	5,000			0	5,000
soil	2	4000	8,000	10	4000	40,000	48,000
color			0	100	100	10,000	10,000
<b>Total</b>	<b>4002</b>		<b>34,000</b>	<b>110</b>		<b>50,000</b>	<b>84,000</b>

## Source of Finance



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

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Pot, Toy		37800	453600	476280	500094
<b>Total Sales (A)</b>		<b>37800</b>	<b>453600</b>	<b>476280</b>	<b>500094</b>
less variable Expenses					
Pot, Toy		26460	317520	333396	350065.8
Total variable Expenses (B)		26460	317520	333396	350065.8
<b>Contribution Margin (CM)= (A-B)</b>		<b>11340</b>	<b>136080</b>	<b>142884</b>	<b>150028.2</b>
<b>Less Fixed Expenses</b>					
Transportation		1500	18000	35000	3000
Salary (self)		5000	60000	60000	60000
Entertainment		330	3960	3960	3960
Mobile		300	3600	7400	3600
Total Fixed Cost		7130	85560	122360	73560
<b>Net Profit (E) (C-D)</b>		<b>4210</b>	<b>50520</b>	<b>20524</b>	<b>76468.2</b>
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	50,520	20,524	76468.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		30,520	31044
	<b>Total Cash Inflow</b>	100520	51044	107512.2
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
	<b>Total Cash Outflow</b>	70,000	20000	
3	<b>Net Cash Surplus</b>	30,520	31044	87512.2

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 0Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









































# FAMILY PICTURE

