

Proposed NU Business Name: M/S ORNOB KUTIR SHELPO



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Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE. ASHIM KUMER DASH
Age	:	06-12-1987 (30 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1Bother 2 Sister
Address	:	Vill: Bailkajoli, P.O:Phacibari, P.S:Dunot, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	SREEMOTI. ANNA RANI
(iii) Father's name	:	SREE.RONJIT CHONDRO DASH
(iv) GB member's info	:	Branch:Dunot,Centre # 27 (Female), Member ID:2386/1; Group No:05 Member since: 08-02-1997(20 Years) First loan: -3,000
Further Information:		Existing Loan: BDT 38,000, Outstanding loan: 28,796/-
(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.)	:	Nil
Business Experiences and Training Info	:	10 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.	:	01725-091217
Mother's Contact No.	:	01767-242317
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI. ANNA RANI joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S ORNOB KUTIR SHELPO
Location	:	Phacibari, Dunot, Bogra.
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/- (from existing business) 38% Required Investment BDT 50,000/- (as equity) 62%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 08 ft = 96 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Pardala, Kula, Chowlon, Paka, Etc.▪ Average 40% 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.

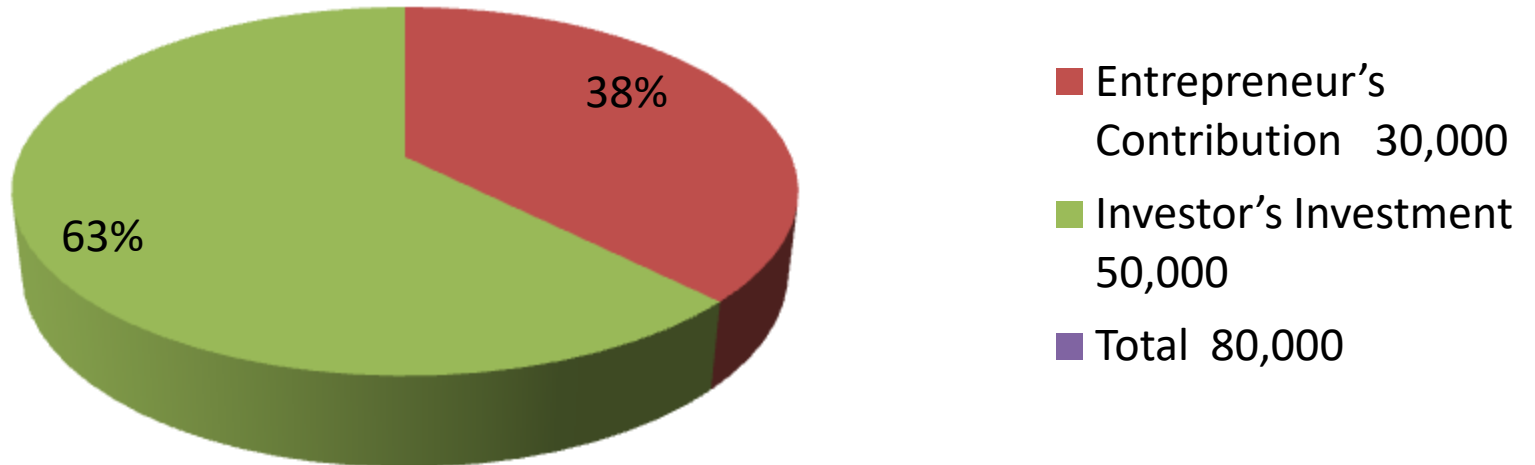
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pardala, Kula, Chowlon, Paka,Etc.	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Pardala, Kula, Chowlon, Paka,Etc.	900	27,000	324,000
Total variable Expense (B)	900	27,000	324,000
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
Salary (staf)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		9,200	110,396
Net Profit (E) [C-D)		8,800	105,604

Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pardala	200	50	10,000	200	200	40,000	50,000
Kula	200	50	10,000	50	100	5,000	15,000
Chowlon	100	30	3,000	50	100	5,000	5,000
Paka	200	20	4,000				4,000
Others	-	-	3,000				3,000
Total	58		30,000			50,000	80,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Pardala, Kula, Chowlon, Paka,Etc.	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense	0				
Pardala, Kula, Chowlon, Paka,Etc.	1,500	45,000	540,000	567,000	595,350
Total variable Expense (B)	1,500	45,000	540,000	567,000	595,350
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Transportation		1000	12,000	12,000	12,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		4000	48,000	48,000	48,000
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		9,300	111,600	111,600	111,600
Net Profit (E) [C-D)		20,700	248,400	266,400	285,300
Investment Payback			20,000	20,000	20,000

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

SI #	<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	248,400	266,400	285,300
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		228,400	474,800
	Total Cash Inflow	298,400	494,800	760,100
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	228,400	474,800	740,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:03 Others:0
Experience & Skill : 10 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

