

Proposed NU Business Name: DURJOY DODHI VANDAR



Project identification and prepared by: Romendronath Halder
Sonagazi.

Project verified by: Susanto Kumar Bishas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ODHIR CHANDRA DAS
Age	:	06-05-1988 (29Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	6 Brothers, 2 sisters
Address	:	Vill: Sonapur P.O: Sonapur bazar P.S: Sonagazi Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NONI BALA DASH
(iii) Father's name	:	LET.SUCHITRO CHANDRA DAS
(iv) GB member's info	:	Branch : Amirabad sonagazi , Centre 20 (Female), Member ID: 2874, Group No: 05 Member since: 12-05-2011(06 years) First loan: BDT 10000
Further Information:		Existing loan: BDT 100000, Outstanding Loan: 30700
(v) Who pays GB loan installment	:	Brother
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business.10 Years in own business She has 1 year training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01836409182
Family's Contact No.	:	01825748607
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NONI BALA DAS joined Grameen Bank since 06 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

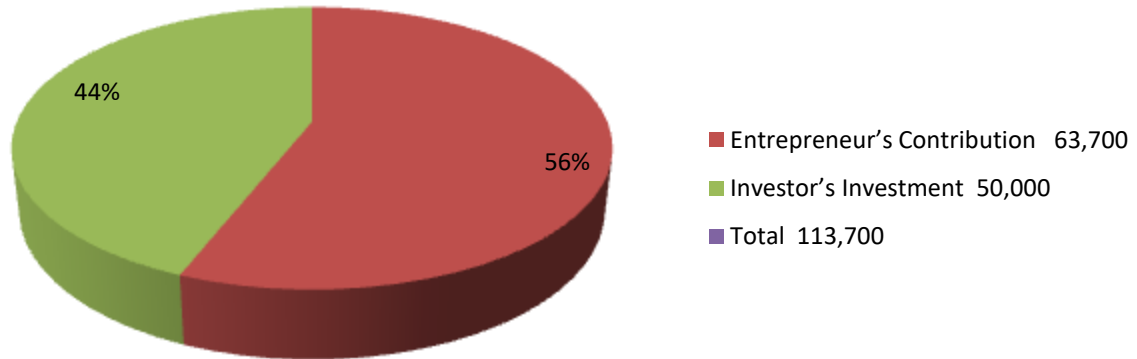
Proposed Nobin Udyokta Business Info

Business Name	:	DURJOY DODHI VANDAR
Location	:	Karamatiya bazar ,Sonagazi, Feni
Total Investment in BDT	:	BDT 113,700/-
Financing	:	Self BDT 63700/- (from existing business) 56% Required Investment BDT 50,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Sweet iteme.t.c▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from shonagazi.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Sweet iteme.t.c	4400	132000	1584000
	0	0	0
Total Sales(A)	4400	132000	1584000
Less Variable Expense (B)			0
Sweet iteme.t.c	3740	112200	1346400
Total Variable Expense	3740	112200	1346400
Contributon Margin (CM) [C=(A-B)]	660	19800	237600
Less Fixed Expense			
Rent		3000	36000
Electric Bill		900	10800
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		15200	182400
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sweet iteme.t.c			33,700			50,000	83,700
Security			30,000			0	30,000
	0	0	63,700	0	0	50,000	113,700

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Sweet iteme.t.c	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Cycle,tyre,ring,tube,e.t.c	4250	127500	1530000	1606500	1686825
Total Variable Expense	4250	127500	1530000	1606500	1686825
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		900	10800	11100	11400
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		15200	178800	179500	180215
Net Profit (E)= [C-D]		7300	87600	91980	96579
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<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	87,600	91980	96579
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		67600	139580
	Total Cash Inflow	137,600	159,580	236,159
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	20,000	20,000
3	Net Cash Surplus	67,600	139,580	216,159

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 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

