

**Proposed NU Business Name :CHANDON AND ,BROTHERS**

Project identification and prepared by: Md. NAZIMUDDIN  
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>VORTH KUMAR SHA</b>
Age	:	08-10-1985(34 Years)
Education, till to date	:	CLASS S,S,C
Marital status	:	MARRIED
Children	:	0
No. of siblings:	:	3 Brother,1 Sister.
Address	:	Vill: NAGOURPUR .P.O:NAGOURPUR , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Mst :GOWRI RANI
(iii) Father's name	:	LET: SHIB SHONKAR SHA
(iv) GB member's info	:	Branch SOLIMABATH Centre #62/P(MEAL), Member ID : 4451/1 , Group No:2 Member since:07/07/1993 First loan: BDT 2000 /-
Further Information:		Outstanding loan: NIL
(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	:	5years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768266135
Family's Contact No.	:	01779260716
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHIB SHONKAR SHA

joined Grameen 25years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>CHANDON AND ,BROTHERS</b>
Location	:	HOSPITAL ROARD NAGOURPUR TANG AIL
Total Investment in BDT	:	BDT415000/-
Financing	:	Self BDT 345000/- (from existing business 83% Required Investment BDT 70,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600square ft
Security of the shop	:	15000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; ,RICE BIGE , T,S P SHAR etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is WONT.</li><li>▪Collects goods from tangail</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business (BDT)

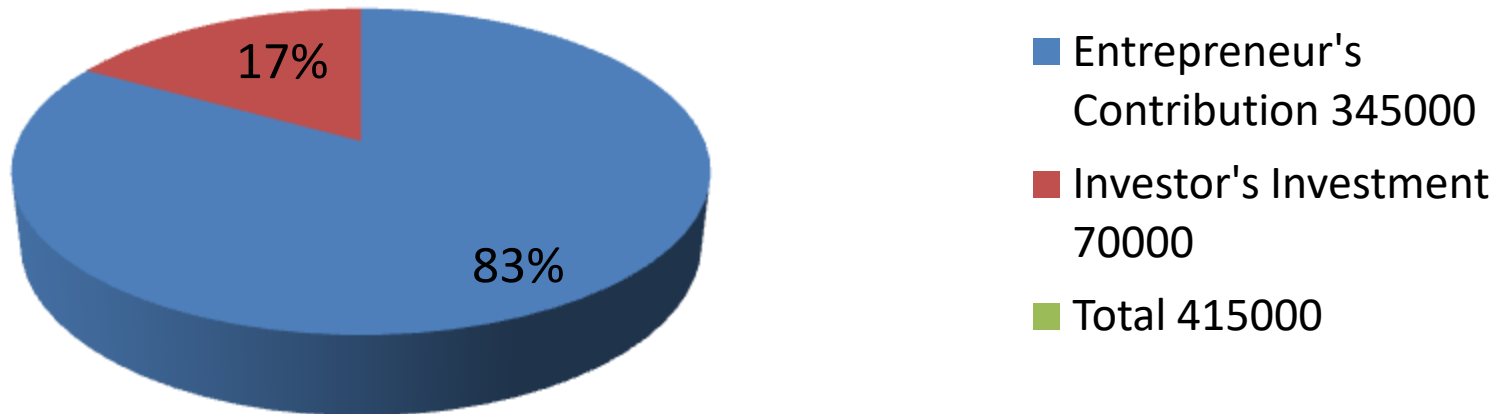
## BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
RICE BIGE , T,S P SHAR		88500	1062000
<b>Total Sales (A)</b>		<b>88500</b>	<b>1062000</b>
<b>Less. Variable Expense</b>			
RICE BIGE , T,S P SHAR	0	70800	849600
<b>Total variable Expense (B)</b>	<b>0</b>	<b>70800</b>	<b>849600</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>0</b>	<b>17700</b>	<b>212400</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		500	6000
Transportation		,2000	24000
Mobile Bill		300	3600
Entertainment		200	2400
Gurd		100	1200
janitor		100	1200
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>8200</b>	<b>98400</b>
<b>Net Profit (E) [C-D)</b>		<b>9500</b>	<b>114000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice Seeds	10	12,000	120,000	5	12,000	60,000	180,000
T S P	10	8,000	80,000			0	80,000
Potash	5	6000	30,000			0	30,000
Others			115,000			10,000	125,000
			0			0	0
	25	26000	345,000			70,000	415000

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)
<b>Revenue (sales)</b>			
RICE BIGE , T,S P SHAR	88500	1062000	1115100
<b>Total Sales (A)</b>	<b>88500</b>	<b>1062000</b>	<b>1115100</b>
<b>Less. Variable Expense</b>			
RICE BIGE , T,S P SHAR	70800	849600	892080
<b>Total variable Expense (B)</b>	<b>70800</b>	<b>849600</b>	<b>892080</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>17700</b>	<b>212400</b>	<b>223020</b>
<b>Less. Fixed Expense</b>			
Electricity Bill	500	6000	6000
Guard	100	1200	1200
Mobile Bill	300	3600	3800
generator	100	1200	1200
Entertainment	200,	2400	2600
transportation	2000	24000	24000
Salary (self)	5000	60,000	60,000
<b>Total Fixed Cost</b>	<b>8200</b>	<b>98400</b>	<b>98800</b>
<b>Net Profit (E) [C-D]</b>	<b>9500</b>	<b>114000</b>	<b>124220</b>
<b>Investment Payback</b>		<b>42000</b>	<b>42000</b>



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

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	114000	124220
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		72000
	<b>Total Cash Inflow</b>	<b>184000</b>	<b>196220</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	<b>Total Cash Outflow</b>	<b>112000</b>	<b>42000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>72000</b>	<b>154220</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: Family:0 Others:  
Experience & Skill : Years  
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

পুস্তক

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লেখকের নাম: চন্দন গুপ্ত

শিরোনাম: নাগরিক

লেখকের সংক্ষিপ্ত জীবন বৃত্তান্ত:

লেখক: কুমার সাহা

৩৩ বছর জন্ম তারিখ:



























