

Proposed NU Business Name: **ASTHA MALTISHOP**



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Dohar Unit, Dhaka

Project verified by: Md.Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SOJOL DOTTO
Age	:	23-05-1992 (25 Years)
Education, till to date	:	Diploma
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	02 Brothers 0 Sisters
Address	:	Vill: Dakhin Joy para, P.O: Joypara ; P.S: Dohar, Dist: Dhaka.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KOBORI DOTTO
(iii) Father's name	:	KAMAL DOTTO
(iv) GB member's info	:	Branch:-joypara, Centre # 12 (Female), Member ID: 7770, Group No: 10 Member since: 2003-2010 (07 Years) First loan: BDT 10000/-
Further Information:	:	Existing loan: 40,000 Outstanding loan:
(v) Who pays GB loan installment	:	No
(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	:	0 years experience in running business. 13 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01675-009161
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOBORI DOTTO joined Grameen Bank since 07 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

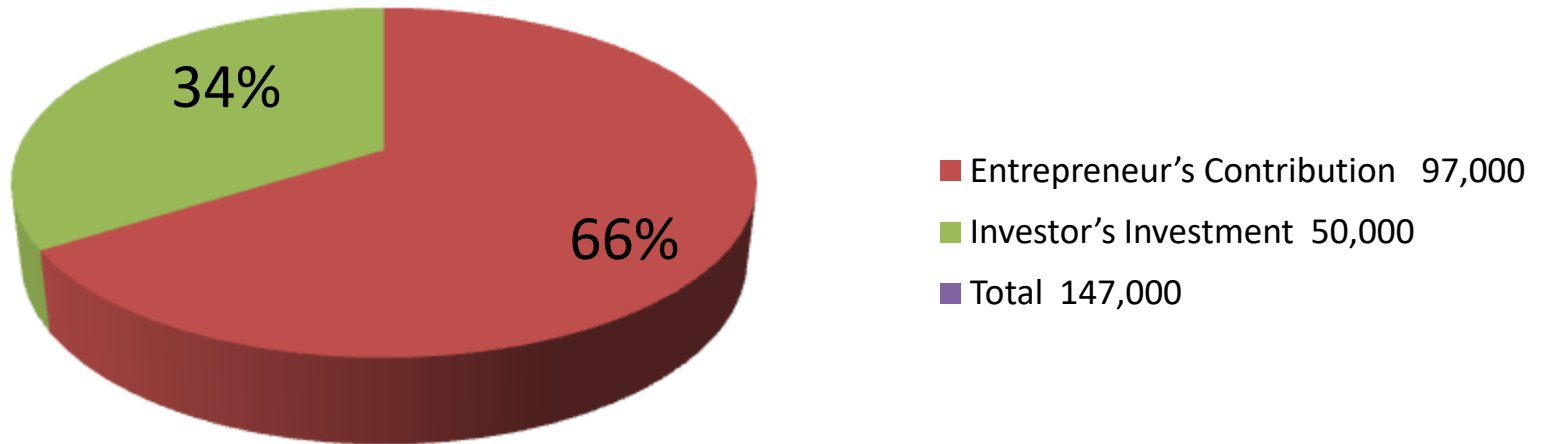
Proposed Nobin Udyokta Business Info

Business Name	:	ASTHA MALTISHOP
Location	:	Joypara Bazar,Dohar, Dhaka
Total Investment in BDT	:	BDT 147,000/-
Financing	:	Self BDT 97,000/- (from existing business) 74% Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Softdrink,Mobile Card, & all Veterinary items, etc.▪Average gain on 25% sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from local market.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Soft Drink,Cofee, Mobile Card ETC	1500	45000	540000
	0	0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Soft Drink,Cofee, Mobile Card ETC	975	29250	351000
Total Variable Expense	975	29250	351000
Contributon Margin (CM) [C=(A-B)]	525	15750	189000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		1500	18000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		9900	118800
Net Profit (E)= [C-D]		5850	70200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
soft drink	25	500	12,500	30	500	15,000	27,500
Conficanari Item			25,000			20,000	45,000
Mobile Card	1000	20	20,000			0	20,000
cofee	25	500	12,500	25	500	12,500	25,000
Others			27,000			2,500	29,500
	1050	1020	97,000			50,000	147000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soft Drink,Cofee, Mobile Card ETC	2000	60000	720000	756000	793800
0	0	0	0	0	0
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1300	39000	468000	491400	515970
Total Variable Expense	1300	39000	468000	491400	515970
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		1500	18000	18300	18600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		9900	118800	119200	119600
Net Profit (E)= [C-D]		11100	133200	139860	146853
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	133,200	139860	146853
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		113200	233060
	Total Cash Inflow	183,200	253,060	379,913
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	113,200	233,060	359,913

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

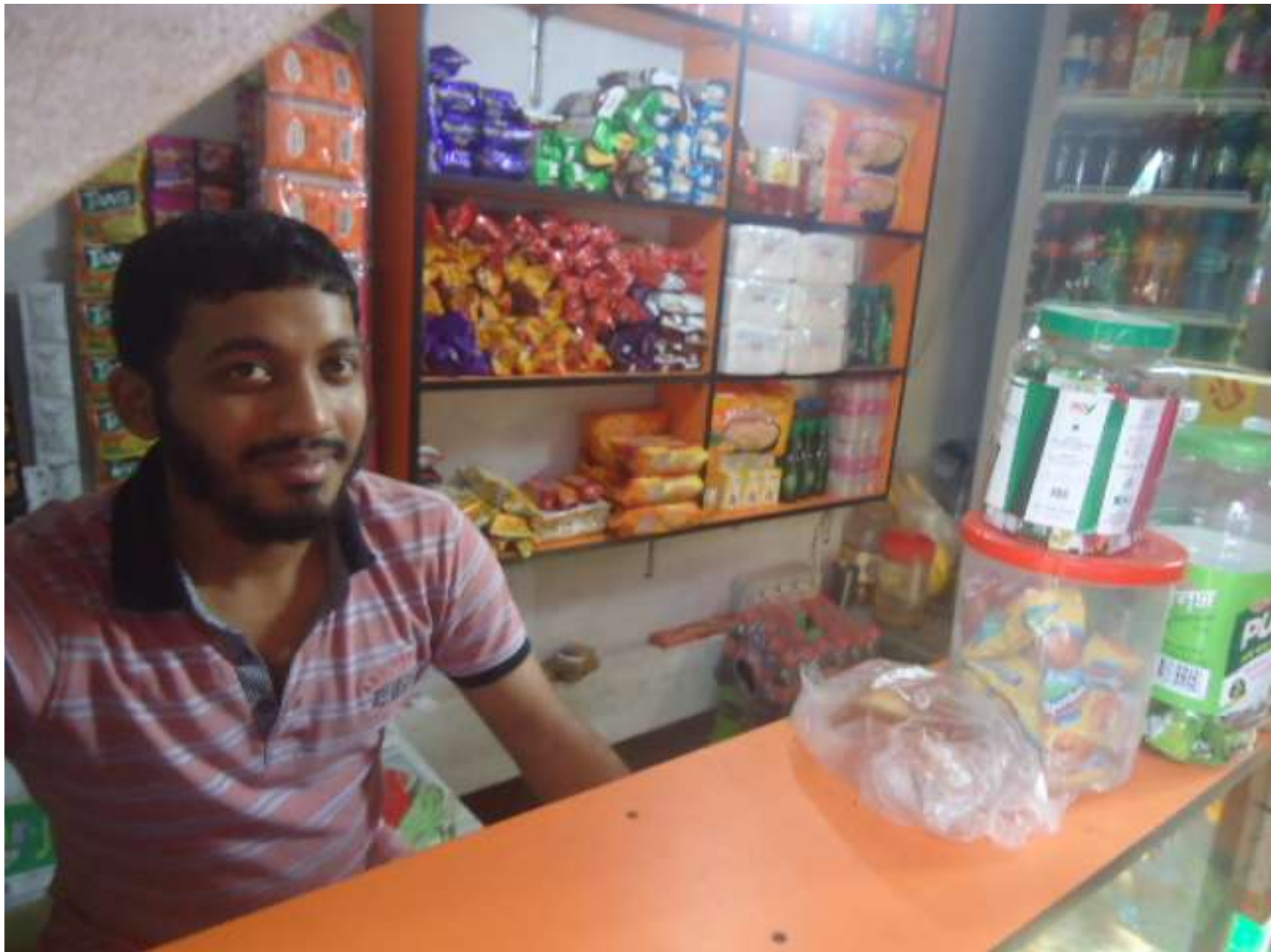
Huge demand in the community
Location of farm: Kolakopa, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











Family picture