

**Proposed NU Business Name: MILON DRAGS**

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Project verified by: Md.Siddikur Rahaman



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

Name	:	<b>SHEMOL CHANDRA SARKER</b>
Age	:	18-03S-1987 (30 Years)
Education, till to date	:	B,C,S
Marital status	:	Unmarried
Children	:	0 Son 0 Daughter
No. of siblings:	:	01 Brother 0 Sister
Address	:	Vill:Am dair P.O:haturia chala P.S: Kaliakair, Dist: Gazipur
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>MILON DASI SARKER</b>
(iii) Father's name	:	<b>LATE:HORI DAS SARKER</b>
(iv) GB member's info	:	Branch: boroi bari, Centre # 84/m (Female), Member ID:8323/1, Group No: 05 Member since: 19/02/2007-2017 ( 10Years) First loan: BDT 2,000
Further Information:		Existing Loan: 30000/-, Outstanding loan:s
(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	:	01 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724836459
Mother's Contact No.	:	01919180437
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MILON DASI SARKERS** joined Grameen Bank since 10 years ago. At first she took 25,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

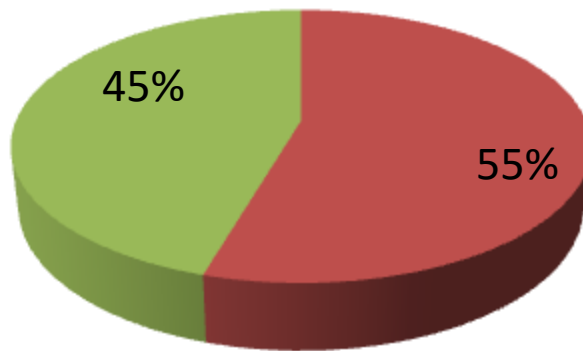
Business Name	:	MILON DRAGS
Location	:	Amdair,hatiria chala,,bastoli,Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 338,000/-
Financing	:	Self BDT 278,000/-(from existing business) 82% Required Investment BDT 60,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a shop like as herbal medicin</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employe.</li><li>▪Collects goods from Dahka .</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Seclo,losidil,ae-xr,colloe,sergel,esmax,maxpro,ETC	2100	63000	756000
		0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
Seclo,losidil,ae-xr,colloe,sergel,esmax,maxpro, ETC	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1500	18000
Electric Bill		200	2400
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		100	1200
Gard		100	1200
Mobile Bill		200	2400
Total Fixed Cost (D)		8100	97200
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Seclo	840	05	4200	840	05	4200	8400
losectil	900	05	4500	900	05	4500	9000
Ae-xr	800	02	1600	800	02	1600	3200
colloe	300	05	1500	300	05	1500	3000
sergel	4	700	2800	4	700	2800	5600
esimax	7	700	4900	7	700	4900	9800
maxpro	250	650	162500	05	650	3250	165750
other			96000			37250	133250
	3101	2067	278000	2856	2067	60000	338000

### Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Seclo,losectil,ae-xr,colleo,sergel,esmax,, ETC	2400	72000	864000	907200	952560
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Less Variable Expense (B)</b>					
Seclo,losectil,colleo,sergel,ae-xr,maxpro ETC	1920	57600	691200	725760	762048
<b>Total Variable Expense</b>	<b>1920</b>	<b>57600</b>	<b>691200</b>	<b>725760</b>	<b>762048</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14400</b>	<b>172800</b>	<b>181440</b>	<b>190512</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		200	2400	2700	3000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>8100</b>	<b>97200</b>	<b>98200</b>	<b>99230</b>
<b>Net Profit (E)= [C-D]</b>		<b>6300</b>	<b>75600</b>	<b>79380</b>	<b>83349</b>
<b>Investment Pay Back</b>			<b>24000</b>	<b>24000</b>	<b>24000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60000		
1.2	Net Profit	75,600	79380	83349
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		55600	114980
	<b>Total Cash Inflow</b>	<b>135600</b>	<b>134,980</b>	<b>198,329</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84000</b>	<b>24000</b>	<b>24000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>51,600</b>	<b>110980</b>	<b>174329</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
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















