

Proposed NU Business Name: **JANANI BOSTRABITAN**



Project identification and prepared by: Mohammad Fazlul Haq
Sonagazi Unit, Feni.

Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	SONJOY KUMAR SHARMA
Age	:	02/06/1996 (21Years)
Education, till to date	:	H.S.C Pass
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	No Brathers 01 Sisters
Address	:	Vill: Chargonesh P.O: Sonagazi, 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	:	BIPASHA RANI SHARMA
(iii) Father's name	:	ABONI KUMAR SHARMA
(iv) GB member's info	:	Branch: Chorchandia Sonagazi, Centre # 74/(Female), Member ID: 9576, Group No: 04 Member since: 05-10-2010(10Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 35,000/- Outstanding loan: BDT 33460/-
(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	:	03 Years Experience 03 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01920-123552
Mother's Contact No.	:	01838-689341
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIPASHA RANI SHARMA Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

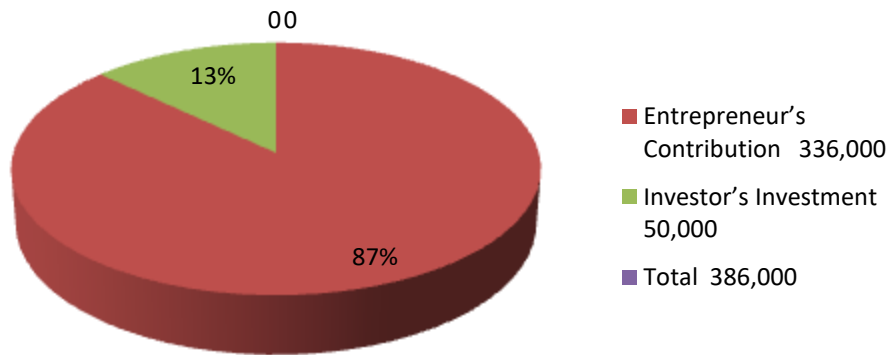
Business Name	:	JANANI BOSTRABITAN
Location	:	Takia Road ,sonagazi, Feni.
Total Investment In BDT	:	Bdt 3,86,000/-
Financing	:	Self BDT 336,000/- (From Existing Business) 87% Required Investment Bdt,50,000(as Equity) 13%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	15 Ft X 08 ft. = 120 Square Ft
Security Of The Shop	:	200,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Shari,Lungi,Than kapor,Redymet Dress & Others. ▪Average 10% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing no Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Shari, Lungi,Than Kapor,Redimet Dress & Others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Shari, Lungi,Than Kapor,Redimet Dress & Others	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		50	600
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		9350	112200
Net Profit (E)= [C-D]		8650	103800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Shari	60	600	36,000	30	600	18,000	54,000
Lungi	50	300	15,000	20	300	6,000	21,000
Than Kapor	400	50	20,000			6,000	26,000
Readimet Dress	150	400	60,000	50	400	20,000	80,000
Others			5,000			0	5,000
Security			200,000			0	200,000
Total	660	1,350	336,000	100	1,300	50,000	386,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shari,Lungi,Than Kapor,Redimet Dress & Others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Shari,Lungi,Than Kapor,Readimet Dress & Others	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		2500	30000	30000	30000
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		50	600	600	600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9350	108600	109300	110015
Net Profit (E)= [C-D]		13150	157800	165690	173975
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	157,800	165690	173975
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		137800	283490
	Total Cash Inflow	207,800	303,490	457,465
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	137,800	283,490	437,465

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:01, Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: , Dakbangla Bazarsonagazi,
Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







