

**Proposed NU Business Name: JOY BIJOY MISTANNO VANDAR**



Project identification and prepared by: MD Habibulaah  
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Project verified by: Md. Siddikur Rahman



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

Name	:	<b>JOY CHANDRA GHOSH</b>
Age	:	11-04-2000 (18 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brothers
Address	:	Vill: paratek P.O: nagori : kaliganj Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SHILPI RAN</b> <input checked="" type="checkbox"/> <b>SH</b> <input type="checkbox"/>
(iii) Father's name	:	<b>HIRANDRO GHOSH</b>
(iv) GB member's info	:	Branch :Nagori Centre 07 (Female), Member ID: 1195/3 , Group No: 01 Member since: 20-03-2002-2018(16Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 27000, Outstanding Loan: 19872
(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.)	:	No
Business Experiences and Training Info	:	3 years experience in running business.03 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.	:	01776068924
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHILPI RANI GHOSH** joined Grameen Bank since 16 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

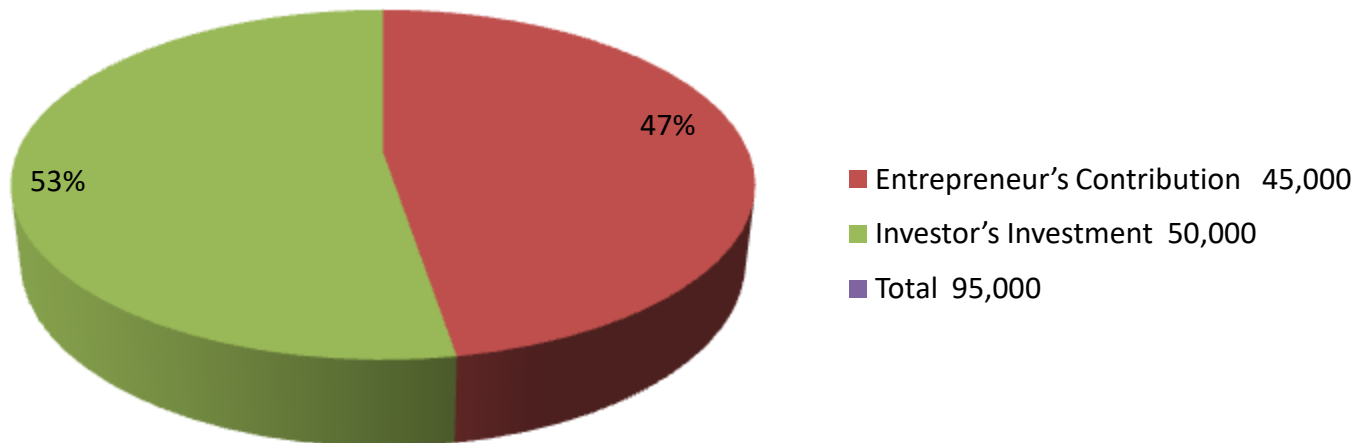
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JOY BIJOY MISTANNO VANDAR</b>
Location	:	parartek , manikpur
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 45,000/- (from existing business) 47% Required Investment BDT 50,000/- (as equity) 53%
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>▪The business is planned to be scaled up by investment in goods like –misty,jilapi,roshkali,e.t.c.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
misty,jilapi,roshkali,e.t.c.	2500	75000	900000
		0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
misty,jilapi,roshkali,e.t.c.	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6500	78000
Net Profit (E)= [C-D]		4750	57000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
misty			30000	1	50000	50,000	80,000
jilapi			5000			0	5,000
rashmali	0	0	10000				10,000
	0	0	45,000	1	50000	50,000	95000

### Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
misty,jilapi,roshkali,e.t.c.	3000	90000	1080000	1134000	1190700
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
misty,jilapi,roshkali,e.t.c.	2550	76500	918000	963900	1012095
<b>Total Variable Expense</b>	<b>2550</b>	<b>76500</b>	<b>918000</b>	<b>963900</b>	<b>1012095</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>	<b>170100</b>	<b>178605</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		200	2400	28800	345600
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
transportaion fee		0	0	0	0
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
<b>Total Fixed Cost (D)</b>		<b>6500</b>	<b>78000</b>	<b>101400</b>	<b>418830</b>
<b>Net Profit (E)= [C-D]</b>		<b>7000</b>	<b>84000</b>	<b>88200</b>	<b>92610</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	84,000	88200	92610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64000	132200
	<b>Total Cash Inflow</b>	<b>134,000</b>	<b>152,200</b>	<b>224,810</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>64,000</b>	<b>132,200</b>	<b>204,810</b>

# SWOT ANALYSIS

## **S**TRENGTH

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





# FAMILY PICTURE

