

Proposed NU Business Name: MILON SHOSE



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Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MILON CHANDRA DASH
Age	:	20-05-1983(35 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	02 Brother 02 Sisters
Address	:	Vill: Poygram P.O:Fultola P.S: Fultola Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RUNITA RANI
(iii) Father's name	:	LET: PONCHANON DASH
(iv) GB member's info	:	Branch: Fultola , Centre # 29(Female), Member ID: 3311/3, Group No: 12 Member since: 01-03-2011 raning (07 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 10,000 Outstanding loan: 6712/-.
(v) Who pays GB loan installment	:	Mother
(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	:	05 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01903-156421
Family's Contact No.	:	01962-039830
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUNITA RANI Joined Grameen Bank Since 07 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MILON SHOSE
Location	:	Fultola, Khulna
Total Investment in BDT	:	BD : 7,10,000
Financing	:	Self BDT 6,50,000(from existing business) 92% Required Investment BDT 60,000(as equity) 8%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 15ft= 150 Square ft
Security of the shop	:	4,50,000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;kes su,Siliper,Barmies,Sendel, etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed ▪The Pond is Rented. ▪Collects goods from Khulna,Dhaka. ▪Agreed grace period is 3 months.

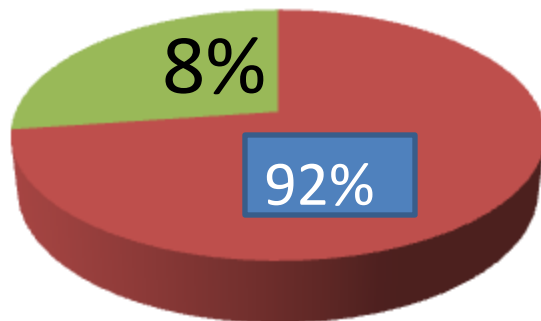
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
kes su,Siliper,Barmies,Sendel, etc.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
kes su,Siliper,Barmies,Sendel, etc.	3,200	96,000	1,152,000
Total variable Expense (B)	3,200	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		4500	54,000
Electricity Bill		300	3,600
Transportation		1,200	14,400
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		11,500	138,000
Net Profit (E) [C-D]		12,500	150,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
China Barmiz	140	150	21000	China Barmiz	0	0	20000	41,000
Deshi Barmiz	250	100	25000	Deshi Barmiz	0	0	10000	35,000
Jenes Barmiz	150	120	18000	Jenes Barmiz	0	0	10000	28,000
Ledis Ciliper	200	130	26000	Sandel	0	0	20000	46,000
Sendel	150	350	52500					
Su	60	450	27000					
Bata Sandel	150	120	18000					
Others	0	0	12500		0	0	0	12,500
Security	0	0	450000		0	0	0	450,000
Total			650,000				60,000	710,000

Source of Finance



Entrepreneur Investment:
 6,50,000
Investor Investment:60,000
Total Investment:7,10,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
kes su,Siliper,Barmies,Sendel, etc.	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
kes su,Siliper,Barmies,Sendel, etc.	4,800	144,000	1,728,000	1,814,400	1,905,120
Total variable Expense (B)	4,800	144,000	1,728,000	1,814,400	1,905,120
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		4,500	54,000	54,000	54,000
Electricity Bill		1000	12,000	12,600	13,230
Transportation		2,200	26,400	27,720	29,106
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		500	6,000	6,300	6,615
Mobile Bill		600	7,200	7,200	7,200
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		13,800	165,600	167,820	285,780
Net Profit (E) [C-D]		22,200	266,400	285,780	190,500
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	266,400	285,780	190,500
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		235,688	497,468
	Total Cash Inflow	326,400	521,468	687,968
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	6712		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	90,712	24,000	24,000
3	Net Cash Surplus	235,688	497,468	663,968

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

মিলন সুজ

শম্মাট বাটা বামিড জুতা মাডেন
শ্রী মিলন সুজার দান
শালকর মাফেতি
মিকিগহাটগোয় ফুলতলা স্কয়ার















