

Proposed NU Business Name: **CHOYA MISTANNO VANDAR**



Project identification and prepared by: Md. Habil uddin shah,
Dohar Unit, Dhaka

Project verified by: MD. Sirazul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Rupan Chandra Das
Age	:	10-01-1988(29 Years)
Education, till to date	:	Class nine
Marital status	:	unmarried
Children	:	
No. of siblings:	:	3 Brothers & 3 sisters
Address	:	Vill: Dohar ghata, P.O: Dohar, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Laxirani das
(iii) Father's name	:	Leat Bokulesar das
(iv) GB member's info	:	Branch:Joypara, Centre # 17(Female), Member ID:1412//2 , Group No: 04 Member since: 1993-2003 (10Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 50,000- Outstanding loan: BDT :paid
(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	:	3 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01768675753
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LAXIRANI DAS joined 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 husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	CHOYA MISTANNO VANDAR
Location	:	Joypara
Total Investment in BDT	:	BDT 110000
Financing	:	Self BDT 60000(from existing business) 55% Required Investment BDT 50000(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 20ft= 600square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sweet.▪Average12 % gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

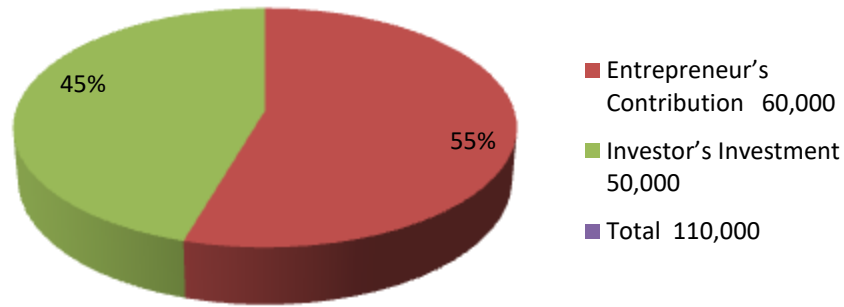
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sweet	5000	150000	1800000
Total Sales (A)	5000	150000	1800000
Less. Variable Expense			
Sweet	4400	132000	1584000
Total variable Expense (B)	4400	132000	1584000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less. Fixed Expense			
Rent			
Mobile Bill		300	3600
Genaretor		200	2400
Electricity Bill		800	9600
Salary (self)		5000	60000
Salary(staff)			
Transportation			
Entertainment		300	3600
Security Guard			
Total fixed Cost (D)		6600	79200
Net Profit (E) [C-D]		11400	136800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
milk	00	00	10000	00	00	10000	20000
sugar	00	00	10000	00	00	10000	20000
lakri	00	00	30000	00	00	30000	60000
Others	00	00	10000	0	0	0	10000
Security							
Total	00	00	60000	00		50000	110000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
sweet	5500	165000	1980000	2079000	2182950
		0	0	0	0
Total Sales (A)	5500	165000	1980000	2079000	2182950
Less. Variable Expense		0	0	0	0
sweet	4840	145200	1742400	1829520	1920996
Total variable Expense (B)	4840	145200	1742400	1829520	1920996
Contribution Margin (CM) [C=(A-B)]	660	19800	237600	249480	261954
Less. Fixed Expense					
Rent					
Mobile Bill		300	3600	3800	4000
Genaretor		200	2400	2500	2500
Electricity Bill		800	9600	9600	9600
Salary (self)		5000	60000	60000	60000
Salary (staff)					
Transportation					
Entertainment		300	3600	3800	40000
Total fixed Cost (D)		6600	79200	79700	80100
Net Profit (E) [C-D]		13200	158400	169780	181854
Investment Payback			20000	20000	20000

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	158400	169780	181854
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		138400	315180
	Total Cash Inflow	208400	335180	497034
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)	20,000	20,000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	138400	315180	477034

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 3 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





FAMILY PICTURE

