Proposed NU Business Name : Joy Ma Kaly Sonkho Vander



Pp Identified &prepared by Mrs.Sonia Sultana (Chandpur Sadar Unit) Verified by Md.Nazrul Islam



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

10	WALL ADDRESS OF TAXABLE AND A STREET AND A STREET
	Akash pal
	18years (12-09-1997)
	Unmarried
••	N/A
	4 Brothers
	Mother
:	HSC
	: : : : : : : : : : : : : : : : : : : :

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Business Trade License no-125
Business Experiences	:	05 years
Other Own/Family Sources of Income	:	Paner Business
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Chandpur Sadar unit , Chandpur
Mobile no		01863578743

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of GB member since 2002. At first she took a loan amount of 5000 Taka from Grameen Bank, NU's father used this loan for his business inception and business development. He also increased his asset from the business income. NU's Mother gradually increase her economic condition from use GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Joy Ma Kaly Shonko Vander
Address/ Location	:	Nayargaon Bazar , Matlab , Chandpur .
Total Investment in BDT	:	700000
Financing	:	Self BDT 500000 (from existing business) 63% Required Investment BDT 200000 (as equity) 37 %
Present salary/drawings from business (estimates)	:	7000
Proposed Salary		7000
Proposed Business		
(i) % of present gross profit margin	:	12%
(ii) Estimated % of proposed gross profit		12%
margin (iii) Agreed grace period		02 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories	•			
(i)Present stock items				
Various Stationary Items	100000			
Marriage & puja item	300000			
Baby toys	30000	500000		500000
Plastic Flower	30000	30000		30000
Others	20000			
Furniture and decoration	20000			
Proposed items-				
Various Stationary Items	50000			
Marriage & puja item	70000		200000	200000
Baby toys	30000		200000	200000
Plastic Flower	30000			
Others	20000			
Total Capital		500000	200000	700000

INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)						
Particulars	Daily	Monthly	Yearly				
Sales Income (A)	6000	180000	2160000				
Less: Cost of sales (B)	5280	158400	1900800				
Gross Profit (C) (20%)	720	21600	259200				
Less: Operating Costs							
Electricity bill		600	7200				
Generator Bill		300	3600				
Shop Rent		2500	30000				
Night Guard bill		50	600				
Entertainment		300	3600				
Mobile bill		300	3600				
Present salary/Drawings- self		7000	84000				
Others cost		100	1200				
Non Cash Item:							
Depreciation Expenses (20000*10%)		167	2004				
Total Operating Cost (D)		11317	135804				
Net Profit (C-D):		10283	123396				

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BD	T)	Year 3 (BDT)			Year 3	(BDT)	
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	8000	240000	2880000	8500	255000	3060000	9000	270000	3240000
Less: cost of sales (B)	7040	211200	2534400	7480	244400	2692800	7920	237600	2851200
Gross Profit (C) [C=(A-B)]	960	28800	345600	1020	30600	367200	1080	32400	388800
Less: Operating Costs									
Electricity bill		600	6000		600	7200		700	8400
Generator Bill		300	3600		300	3600		300	3600
Shop Rent		2500	30000		2500	30000		2500	30000
Night Guard bill		50	1200		100	1200		100	1200
Entertainment		300	3600		300	3600		300	3600
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000		600	7200
Proposed Salary- Self		7000	84000		7000	84000		7000	84000
Others		100	1200		100	1200		100	1200
Non Cash Item:									
Depreciation Expenses		167	2004		167	2004		167	2004
Total Operating Cost (D)		11517	138204		11567	138804		11567	138804
(Net Profit C-D):		17283	207396		19033	228396		20833	249996
Pay back			80000			80000			80000
Retained Income: 127396			148396				169996		

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	207396	228396	249996
1.3	Depreciation (Non cash item)	2004	2004	2004
1.4	Opening Balance of Cash Surplus		129400	279800
	Total Cash Inflow	409400	359800	531800
2.0	Cash Outflow			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280000	80000	80000
3.0	Net Cash Surplus	129400	279800	451800

SWOT ANALYSIS

Strength

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
 Provide quality products to meet demand for the community.
 Skill and Experience

WEEKNESS

Credit Sale
Other opponent in same area
Less Stock

OPPORTUNITIES

Huge demand of various items
Beside Main Road & Middle in the
Market
Ownership of Business,
Established his Business

THREATS

Theft
Fire
Political unrest



















জয় মা কালা শৃঞ্চ ভান্তার



গণপ্ৰজাতন্ত্ৰী বাংলাদেশ

জন্ম ও মৃত্যু নিবন্ধকের কার্যালয় দক্ষিণ নারেরগাঁও ইউনিয়ন পরিষদ মতলব দক্ষিণ, চাদপুর

लगा जनम

(शिरं- 5, कल ७ पृद्धा शिक्षम (१६शिक्षम नहिमम) विशिक्षमा, २००६) (aug ferent eft alles Dies)

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STREET, SIER, 09-08-5036

সমন ইয়ার ডারিম: ৩৬-৩৮-২৩১৫

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নাম: আকাশ পাল

क्य सर्विष्ट ३३-००-३५७५

शकः शक्तव

বারই সেক্টেয়র উমিশ শত সাভামকাই

क्य प्रायः ग्राय-मारहरूपीत, प्राकपत-मारहरूपीत शाकात, উপজেলা-মন্তলৰ দক্ষিণ, জেলা-চাদপুর।

পিডার মাম: তেশব পাল

कारीत का सामायमंत्री

মাতার নাম: মঞ্ছ রামী পাল

ছাতীরতা: বাংলাদেশী

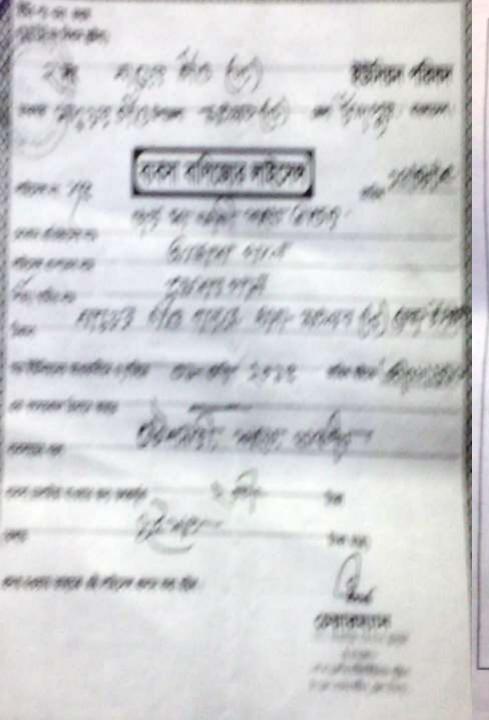
प्रश्ने दिवासः श्राप-मारहत्त्रीत, प्रावण्ड-मारहरूपीत बाकार, ইলকেলা-মতলৰ মঞ্জিব, জেলা-ছামপুর।

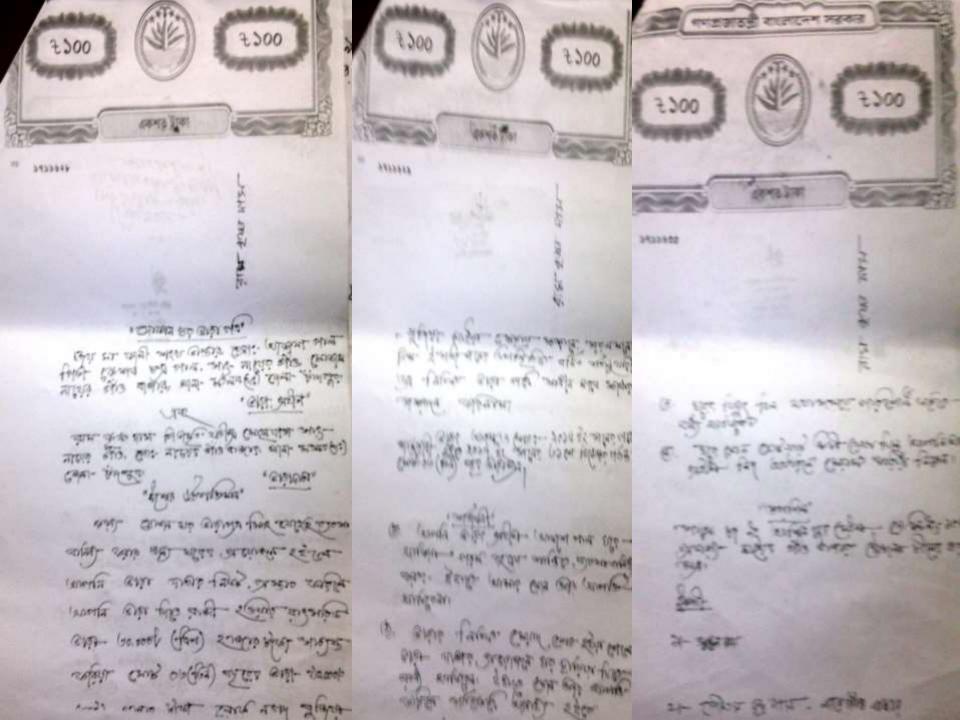
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NAME AND POST OFFICE ADDRESS.

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Presented at GT's 20th Internal Design Lab on 03 November, 2015

For more information Grameen Trust Phone No;9017038 Akash pal Cell No:01863578743

