

Proposed NU Business Name: **BADHON SORNO BITAN**

Project identification and prepared by: Md. Razu Ahmed,
Nawabganj Unit, Dhaka

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOGOL DEB
Age	:	12-01-1982 (35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	03 Brothers 2 Sister
Address	:	Vill: Barha, P.O: barha, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REKHA RANNI
(iii) Father's name	:	SOCHINDRA MONI
(iv) GB member's info	:	Branch: Komorgonj, Centre # 04 (Female), Member ID: 1493/1, Group No: 03 Member since: 01/01/2000 First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: Nill
(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	:	Twelve years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-629077
Mother's Contact No.	:	01936-326224
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REKHA RANI joined Grameen Bank since 17 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BADHON SORNO BITAN
Location	:	Baruakhali Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 2,12,000/-
Financing	:	Self BDT 1,52,000(from existing business) 31% Required Investment BDT 60,000(as equity) 29 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ring,Locket, etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Bandura.▪Agreed grace period is 3 months.

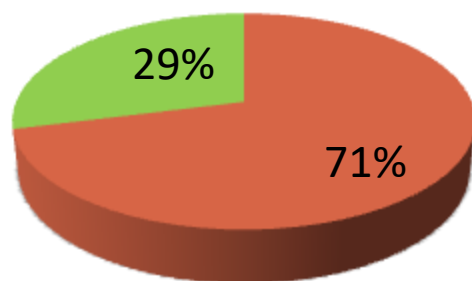
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Jewellery Item		50,000	6,00,000
Total Sales (A)		50,000	6,00,000
Less. Variable Expense			
Jewellery Item		35,000	4,20,000
Total variable Expense (B)		35,000	4,20,000
Contribution Margin (CM) [C=(A-B)]		15,000	1,80,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		300	36,000
Transportation		1,000	12,000
Salary (Self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		200	2,400
Total fixed Cost (D)		7,800	93,600
Net Profit (E) [C-D]		7,200	86,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Silver	20	700	14,000				14,000
Gold	02	40,000	80,000	1.5	40,000	60,000	1,40,000
Others			6,000				6,000
Pressure machine	01	20,000	20,000				20,000
Roll machine	01	12,000	12,000				12,000
Locker	01	20,000	20,000				20,000
Total			1,52,000			60,000	2,12,000

0% Source of Finance



- Entrepreneur's Contribution's :- 1,52,000
- Investor Investment's :- 60,000
- Total :- 2,12,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Jewellery Item		80,000	9,60,000	10,08,000	10,58,400
Total Sales (A)		80,000	9,60,000	10,08,000	10,58,400
Less. Variable Expense					
Jewellery Item		56,000	6,72,000	7,05,600	7,40,880
Total variable Expense (B)		56,000	6,72,000	7,05,600	7,40,880
Contribution Margin (CM) [C=(A-B)]		24,000	2,88,000	3,02,400	3,17,520
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		300	3,600	4,000	4,500
Transportation		1,500	18,000	18,500	19,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		400	4,800	5,000	5,000
Entertainment		300	3,600	3,700	3,700
Total Fixed Cost		8,500	1,02,000	1,03,200	1,04,200
Net Profit (E) [C-D]		15,500	1,86,000	1,99,200	2,13,330
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	1,86,000	1,99,200	2,13,330
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,62,800	3,37,200
	Total Cash Inflow	2,46,000	3,61,200	5,50,530
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	1,62,800	3,37,200	5,26,530

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Barha Bazar, Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

বাঁধন স্বর্ণ বিতান

প্রোঃ মঙ্গল স্বর্ণকার

এখানে আধুনিক ডিজাইনে স্বর্ণ ও
রূপার অলংকার তৈরী করা হয়।

ঠিকানাঃ বাহা বাজার, নবাবগঞ্জ, ঢাকা।



বাঁধন স্বর্ণ বিতান

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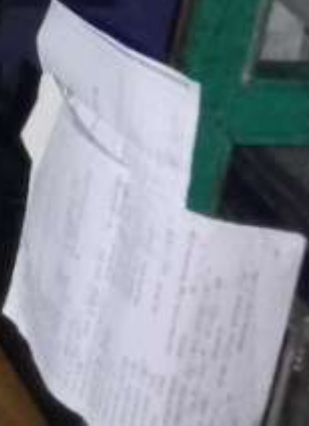
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ডিজাই
সৌন্দর্য
সংজ্ঞা

এখানে আধ
রুপার অল

ঠিকানাঃ বাহো বাজার, নব

FAMILY PICTURE