

Proposed NU Business Name: **NOYON SENATARY**



Project identification and prepared by: Modon Kumer Biswas,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Noyon Mia
Age	:	03-02-1996 (21 Years)
Education, till to date	:	Class seven
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	0 2Brothers 01Sisters
Address	:	Vill: Borowa Longonipara ,P.O: Borowa ,P.S: Khilket, 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	:	Mst Anju
(iii) Father's name	:	Md Bakkas Mia
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 01 (Female), Member ID: 1475/1 , Group No: 04 Member since: 20-03-2007(10Years) First loan: BDT = 5,000 /-
Further Information:		Outstanding loan:= 13849/-
(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 & Skill Own Business and Training Info	:	07 years of business experience. : 07 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.	:	0183-4880445
Family's Contact No.	:	01683-652050
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst Anju joined Grameen Bank since 10 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	:	Noyon Sanatory
Location	:	Borowa Lonjonipara ,Khilket ,Dhaka
Total Investment in BDT	:	BDT 337,000/-
Financing	:	Self BDT 187,000/- (from existing business) 55% Required Investment BDT 150,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 7,000
Size of shop	:	50 ft x 40 ft=2000 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ring,kuti,Piler,,Selap,Cari,Vantliter,Brikes,Sements etc.▪Average 40 % gain on sales.▪The business is operating by entrepreneur. Existing 01 employee.▪The shop is Owner .▪Collects goods from Borua .▪Agreed grace period is 3 months.

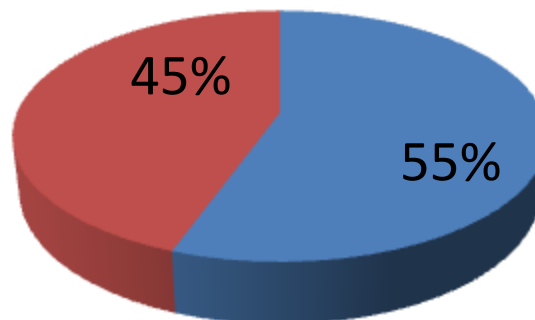
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Senatary Item	2,200	66,000	792,000
Total Sales (A)	2,200	66,000	792,000
Less. Variable Expense			
Senatary Item	1,320	39,600	475,200
Total variable Expense (B)	1,320	39,600	475,200
Contribution Margin (CM) [C=(A-B)]	880	26,400	316,800
Less. Fixed Expense			
Transportation		2,500	30,000
Mobile Bill		800	9,600
Entertainment		500	6,000
Salary (sttaf)		9,000	108,000
Salary (self)		7,000	84,000
Total fixed Cost (D)		19,800	237,600
Net Profit (E) [C-D]		6,600	79,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Ring	25	400	10000	Brick	10	10000	100000	110,000
kuti	30	300	9000	Sand	5	4000	20000	29,000
Pillar	40	800	32000	Cement	50	400	20000	52,000
Slap	30	500	15000				0	15,000
Chari	20	800	16000				0	16,000
Ventilator	100	30	3000				0	3,000
Brick	4	10000	40000				0	40,000
Sand	3	4000	12000				0	12,000
Cement	100	400	40000				0	40,000
Secuirity Advence			0				0	0
Others			10000	Others			10,000	20,000
Total			187,000				150,000	337,000

Source of Finance

■ Entrepreneur's contibution 187000 ■ Investor's Investment 150000 ■ Total 337000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Senatary Item	2,800	84,000	1,008,000	1,058,400	1,111,320
Total Sales (A)	2,800	84,000	1,008,000	1,058,400	1,111,320
Less. Variable Expense					
Senatary Item	1,680	50,400	604,800	635,040	666,792
Total variable Expense (B)	1,680	50,400	604,800	635,040	666,792
Contribution Margin (CM) [C=(A-B)]	1,120	33,600	403,200	423,360	444,528
Less. Fixed Expense					
Transportation		2,750	33,000	34,650	36,383
Mobile Bill		960	11,520	12,096	12,701
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		9,000	108,000	113,400	119,070
Salary (self)		7,000	84,000	84,000	84,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		20,210	242,520	250,446	258,768
Net Profit (E) [C-D]		13,390	160,680	172,914	185,760
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	160,680	172,914	185,760
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		100,680	213,594
	Total Cash Inflow	310,680	273,594	399,354
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	100,680	213,594	339,354

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 07 Years
Own Business : 07 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











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विभाग नं. 30

महिला आयोग : 2

दिनांक : 2

पता : 2

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महिला आयोग		महिला आयोग		महिला आयोग		महिला आयोग	
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FAMILY PICTURE

