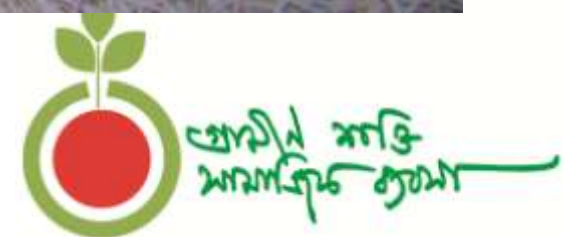


Proposed NU Business Name: **MALA KARUPONNO**



Project identification and prepared by: Md. Sirajul Islam

Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHYAMOL CANDRA DAS
Age	:	05-12-1988(28 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Doughter
No. of siblings:	:	3 Brother's
Address	:	Vill: Dhariyal P.O: Ghatail P.S:Ghatail Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LOKKHI RANI DAS
(iii) Father's name	:	SONTOSH CANDRA DAS
(iv) GB member's info	:	Branch: Deopara,Ghatail, Centre # 45(Female), Member ID: 3996, Group No: 04 Member since: 25-08-1989(27Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: 100,000 Outstanding loan: 20,400Taka.
(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.)	:	None
Business Experiences and Training Info	:	05 years experience in running business. He has No tarined
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01791-108321
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LOKKHI RANI Joined Grameen Bank Since 27 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

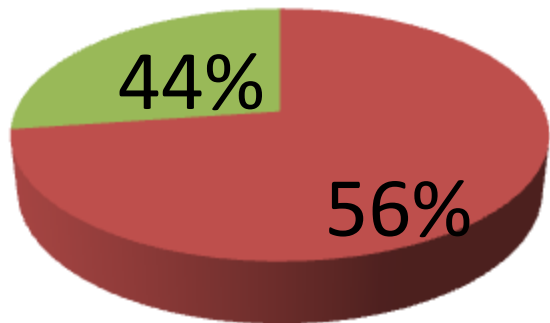
Proposed Nobin Udyokta Business Info

Business Name	:	MALA KARUPONNO
Location	:	East Betdoba,Kalihati , Tangail.
Total Investment in BDT	:	BDT 979,000 Taka
Financing	:	Self BDT 679,000 (from existing business) 56% Required Investment BDT 300,000(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 8,000 Taka.
Proposed Salary	:	BDT 8,000 Taka.
Size of shop	:	20 ft x 30 ft= 600 Square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Bet, Half Chelendar,Fut Cup,Thala,Chelendar Scar,Cow,Garget,Calf,Etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing One Employee. ▪The Entrepreneur Is woner Of The place. ▪Collects goods from Pabna. ▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bet,Half Chelendar,Fut Cup,Thala,Chelendar Scar,Cow,Garget,Calf,Etc.	4,000	120,000	1440000
	0	0	0
	0	0	0
Total Sales (A)	4,000	120,000	1440000
Less. Variable Expense			
Bet,Half Chelendar,Fut Cup,Thala,Chelendar Scar,Cow,Garget,Calf,Etc.	3,200	96,000	1152000
	0	0	0
	0	0	0
Total variable Expense (B)	3,200	96,000	1152000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		8000	96,000
Salary (stuff)		0	0
Transportation		1000	12,000
Entertainment		300	3,600
Genaretor		0	0
Guard		0	0
Total fixed Cost (D)	0	9900	118,800
Net Profit (E) [C-D]		14,100	169,200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Bet	95	2200	209,000	90	2200	198000	407,000
Half Chelendar	400	300	120,000		0	0	120,000
Fut Cup	200	150	30,000			0	30,000
Thala	200	200	40,000			0	40,000
Chelendar Scar	150	700	105,000	0		0	105,000
Garget	2	50,000	100,000			0	100,000
Cow	1	45,000	45,000	2	51000	102000	147,000
Calf	2	15,000	30,000	0	0	0	30,000
Total	1050	113,550	679,000	92	53,200	300,000	979,000

Source of Finance



Entrepreneur
Investment:679,000
Investor Investment:300,000
Total Investment:979,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Bet, Half Chelendar,Fut Cup,Thala,Chelendar Scar,Cow,Garget,Calf,Etc.	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
	0	0	0	0	0
	5000	150000	1800000	1890000	1984500
Less. Variable Expense	5000	150000	1800000	1890000	1984500
Bet, Half Chelendar,Fut Cup,Thala,Chelendar Scar,Cow,Garget,Calf,Etc.	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
	0	0	0	0	0
Total variable Expense (B)	4000	120000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		300	3600	3780	3969
Mobile Bill		350	4200	4410	4630.5
Salary (self)		8000	96000	100800	105840
Salary(stuff)		0	0	0	0
Transportation		2000	24000	25200	26460
Entertainment		350	4200	4410	4630.5
Generator		0	0	0	0
Gurd		0	0	0	0
Depriciation		0	0	0	0
Total Fixed Cost		11000	132000	138600	145530
Net Profit (E) [C-D]		19000	228000	239400	251370
Investment Payback			120000	120000	120000

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

<i>SI #</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	300,000		
1.2	Net Profit	228000	239400	251370
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		108000	227400
	Total Cash Inflow	528000	347400	478770
2	Cash Outflow			
2.1	Purchase of Product	300000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	Total Cash Outflow	420000	120000	120000
3	Net Cash Surplus	108000	227400	358770

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

মেসার্স মালা কারুপন্য
শ্রোঃ শ্যামল চন্দ্র দাস
মোবাইলঃ 01791-108321

নবীন উদ্যোক্তা 

সহযোগিতারঃ গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ









FAMILY PICTURE