

Proposed NU Business Name: MS JOYETA KOTHIR SHILPO



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Dhumat Unit, Bogra

Project verified by: Md. Mojaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | SREE NAROTTOM KUMAR |
| Age | : | 04-01-2000(18 Years) |
| Education, till to date | : | HSC |
| Marital status | : | Unmarried |
| Children | : | Nil |
| No. of siblings: | : | 02 Sisters |
| Address | : | Vill: Bilkagoli, P.O:Pachibary, P.S: Dhunat , Dist: Bogra |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | SREEMOTI SOHAGI RANI |
| (iii) Father's name | : | SREE DULAL CHANDRA DAS |
| (iv) GB member's info | : | Branch: : Dhunat Centre # 27 (Female), Member ID:2192/1, Group No: 04 Member since: 20-02-2000 (18Years) First loan: BDT 3,000/- |
| Further Information: | | Existing loan: BDT 32,000/- Outstanding loan: BDT 27,315/- |
| (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 | : | 03 years experience in running business He has no training |
| Other Own/Family Sources of Income | : | Tailoring Business |
| Other Own/Family Sources of Liabilities | : | Nil |
| Entrepreneur Contact No. | : | 01728-378673 |
| Mother's Contact No. | : | 01750-465651 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI SOHAGI RANI joined Grameen Bank since 18 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home Development.

Proposed Nobin Udyokta Business Info

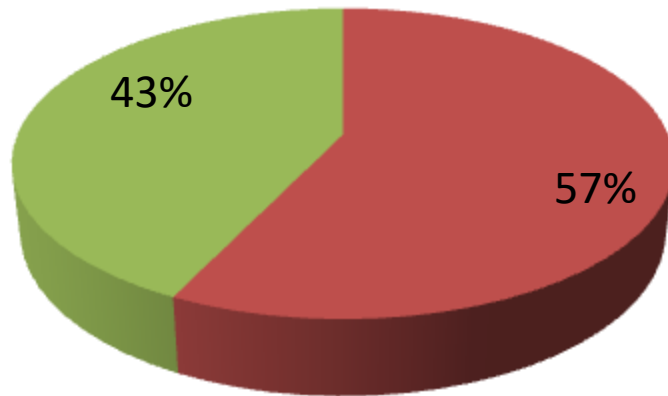
| | | |
|---|---|--|
| Business Name | : | MS JOYETA KOTHIR SHILPO |
| Location | : | Bilkagoli,Pachibary, Dhunat,Bogra |
| Total Investment in BDT | : | BDT .70,000 |
| Financing | : | Self BDT 40,000(from existing business) 57% Required Investment BDT 30,000(as equity) 43% |
| Present salary/drawings from business (estimates) | : | BDT 4,000 |
| Proposed Salary | : | BDT 4,000 |
| Size of shop | : | 0 ft*0ft =0 Squire 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; Kola,chalon,hosa,jaka etc▪Average 50% gain on sale.▪The business is operating by entrepreneur.▪The shop is owned.▪Collects goods from Sherpur .▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|------------------|
| Revenue (sales) | | | |
| Dala,Paddala,Kola,Hosi etc | 3,000 | 90,000 | 1,080,000 |
| Total Sales (A) | 3,000 | 90,000 | 1,080,000 |
| Less. Variable Expense | | | |
| Product cost | 1,500 | 45,000 | 540,000 |
| Total variable Expense (B) | 1,500 | 45,000 | 540,000 |
| Contribution Margin (CM) [C=(A-B)] | 1,500 | 45,000 | 540,000 |
| Less. Fixed Expense | | | |
| Electricity Bill | | 300 | 3,600 |
| Transportation | | 1,000 | 12,000 |
| Salary (self) | | 4,000 | 48,000 |
| Salary (staf) | | 12,000 | 144,000 |
| Mobile Bill | | 200 | 2,400 |
| Total fixed Cost (D) | | 17,500 | 210,000 |
| Net Profit (E) [C-D] | | 27,500 | 330,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|---------------|----------|------------|---------------|---------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Dala | 100 | 25 | 2,500 | 0 | 0 | 0 | 2,500 |
| Paddala | 50 | 40 | 2,000 | 0 | 0 | 0 | 2,000 |
| Kola | 100 | 45 | 4,500 | 0 | 0 | 0 | 4,500 |
| Dali | 80 | 85 | 6,800 | 0 | 0 | 0 | 6,800 |
| Hosi | 40 | 45 | 1,800 | 0 | 0 | 0 | 1,800 |
| Chalon | 60 | 25 | 1,500 | 0 | 0 | 0 | 1,500 |
| Bambo | 50 | 200 | 10,000 | 125 | 200 | 25,000 | 35,000 |
| Jaka | 100 | 50 | 5,000 | 0 | 0 | 0 | 5,000 |
| Others | 0 | 0 | 5,900 | 0 | 0 | 5,000 | 10,900 |
| Total | 0 | | 40,000 | 0 | | 30,000 | 70,000 |



- Entrepreneur's Contribution 40,000
- Investor's Investment 30,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|--|--------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Dala,Paddala,Kola,Hosi etc | 4,000 | 120,000 | 1,440,000 | 1,512,000 | 1,587,600 |
| Total Sales (A) | 4,000 | 120,000 | 1,440,000 | 1,512,000 | 1,587,600 |
| Less. Variable Expense | | | | | |
| Purshase cost | 2,000 | 60,000 | 720,000 | 756,000 | 793,800 |
| Total variable Expense (B) | 2,000 | 60,000 | 720,000 | 756,000 | 793,800 |
| Contribution Margin (CM) [C=(A-B) | 2,000 | 60,000 | 720,000 | 756,000 | 793,800 |
| Less. Fixed Expense | | | | | |
| Electricity Bill | | 300 | 3,600 | 3,600 | 3,600 |
| Transportation | | 1,000 | 12,000 | 12,000 | 12,000 |
| Salary (self) | | 4,000 | 48,000 | 48,000 | 48,000 |
| Salary (staf) | | 12,000 | 144,000 | 144,000 | 144,000 |
| Mobile Bill | | 200 | 2,400 | 2,400 | 2,400 |
| Total fixed Cost (D) | | 17,500 | 210,000 | 210,000 | 210,000 |
| Net Profit (E) [C-D) | | 42,500 | 510,000 | 546,000 | 583,800 |
| Investment Payback | | | 12,000 | 12,000 | 12,000 |

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

| SI # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|----------|---|----------------|------------------|------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 30,000 | | |
| 1.2 | Net Profit | 510,000 | 546,000 | 583,800 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 498,000 | 1,032,000 |
| | Total Cash Inflow | 540,000 | 1,044,000 | 1,615,800 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 30,000 | 0 | 0 |
| 2.2 | Payment of GB Loan | 0 | 0 | 0 |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 12,000 | 12,000 | 12,000 |
| | Total Cash Outflow | 42,000 | 12,000 | 12,000 |
| 3 | Net Cash Surplus | 498,000 | 1,032,000 | 1,603,800 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0
Experience & Skill :03 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

