

# Proposed NU Business Name: **ATHIRTO HEAR DREASER CELUN**



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Project verified by: Md: Abadat Hossain Sorkar



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>CREE UTPOL CHONDROW SHIL</b>
Age	:	25/01/1985 ( 33Years)
Education, till to date	:	Class-10
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brathers 02 Sisters
Address	:	Vill: Sulakhali P.O: Motigong P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>CENU BALA SHIL</b>
(iii) Father's name	:	<b>LATE : BOJENROW CHONDROW SHIL</b>
(iv) GB member's info	:	Branch: Amirabad, Centre # 43/(Female), Member ID: 3541/3, Group No: 04 Member since: 08-07- 2014(03 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 10000/-
(v) Who pays GB loan installment	:	Brother
(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	:	15 Years Experience 04 In Running Business. He Has 06 Month Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01775-565925
Mother's Contact No.	:	01821-326831
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**CANU BALA SHIL** joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

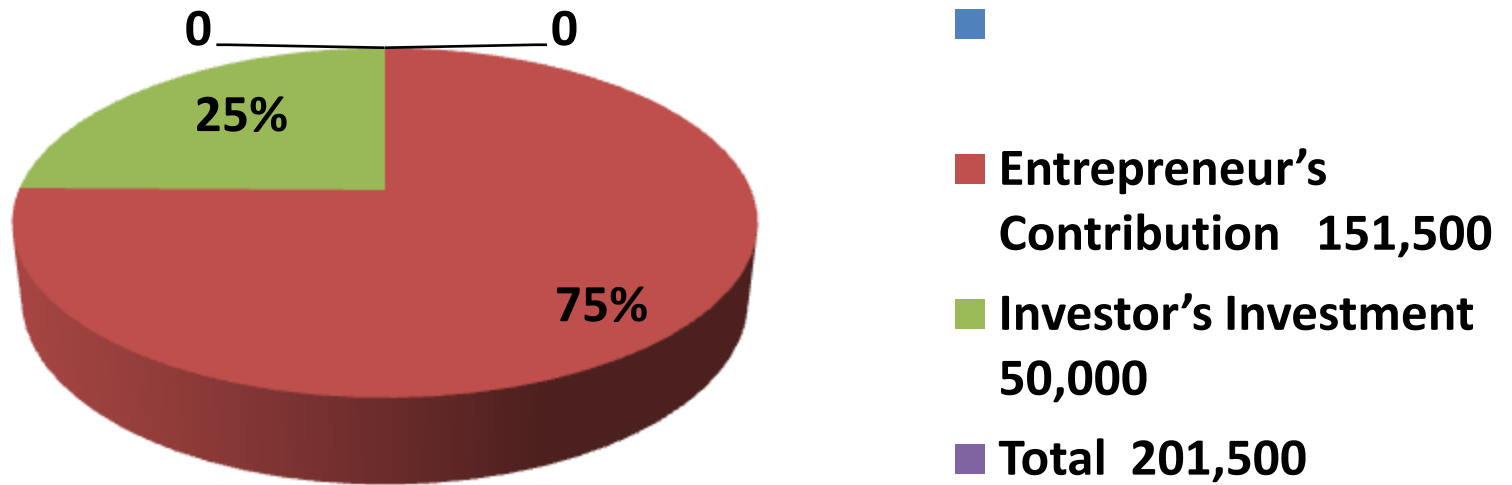
Business Name	:	<b>ATHIRTO HEAR DREASER CELUN</b>
Location	:	Rakib Plaza,Ziro Point,sonagazi, Feni.
Total Investment In BDT	:	Bdt 2,01,500/-
Financing	:	Self BDT 1,51,500/- (From Existing Business) 75% Required Investment Bdt,50,000(as Equity) 25%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Ft X 12 ft. = 120 Square Ft
Security Of The Shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Fome, Creem, Bled &amp; others.</li> <li>▪Average 60% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing No Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Sonagazi.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
Fome, Creem, Bled & others	1000	30000	360000
	0	0	0
<b>Total Sales(A)</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Fome, Creem, Bled & others	400	12000	144000
<b>Total Variable Expense</b>	<b>400</b>	<b>12000</b>	<b>144000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less Fixed Expense</b>			
Rent		2000	24000
Electric Bill		500	6000
Transportaion		100	1200
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>8200</b>	<b>98400</b>
<b>Net Profit (E)= [C-D]</b>		<b>9800</b>	<b>117600</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Fome	10	300	3,000				3,000
Hear Cating Machine	1	7,000	7,000	0	0	0	7,000
Bled	5	300	1,500				1,500
Cosmatic			15,000	0	0	10,000	25,000
Dekeretion						40,000	40,000
Others			25,000			0	25,000
Security			100,000			0	100,000
<b>Total</b>	<b>16</b>	<b>7,600</b>	<b>151,500</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>201,500</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Fome, Creem, Bled & others	1500	45000	540000	567000	595350
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Less Variable Expense (B)</b>					
Fome, Creem, Bled & others	600	18000	216000	226800	238140
<b>Total Variable Expense</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>	<b>340200</b>	<b>357210</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		500	6000	6300	6600
Transportaion		100	1200	1260	1323
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8200</b>	<b>98400</b>	<b>98860</b>	<b>99323</b>
<b>Net Profit (E)= [C-D]</b>		<b>18800</b>	<b>225600</b>	<b>236880</b>	<b>248724</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	225,600	236880	248724
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		205600	422480
	<b>Total Cash Inflow</b>	<b>275,600</b>	<b>442,480</b>	<b>671,204</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>205,600</b>	<b>422,480</b>	<b>651,204</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0  
Others:0,Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Rakib Plaza, Zero  
point,sonagazi, Feni.

Regular customers;

Pictures







