

Proposed NU Business Name: **SOBUJ SENETATY**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SOBUJ KUMAR PAL
Age	:	15-03-1993 (23 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brothers & 2 Sisters
Address	:	Vill: Jholmolia , P.O: Zeupara P.S: Puthia Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ETI RANI PAL
(iii) Father's name	:	SHOPON CHONDRO PAL
(iv) GB member's info	:	Branch: Puthia ,Centre # 41(Female), Member ID: 4183/2,Group No:09 Member since: 2007(09Years) First loan: 10,000 taka.
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: 28,680 BDT
(v) Who pays GB loan installment	:	Fathers
(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	:	08 years. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-029060
Fathers 's Contact No.	:	01757-225329
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ETI RANI PAL joined Grameen Bank since 09 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	:	SOBOJ SENETARY
Location	:	Jholmolia, Palpara, Puthia , Rajshahi .
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000(as equity)50 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	3- kata
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Sanitary Item .▪Average 60 % gain on sales..▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after getting equity fund.▪The land is self .▪Collects goods from Puthia .▪Agreed grace period is 3 months.

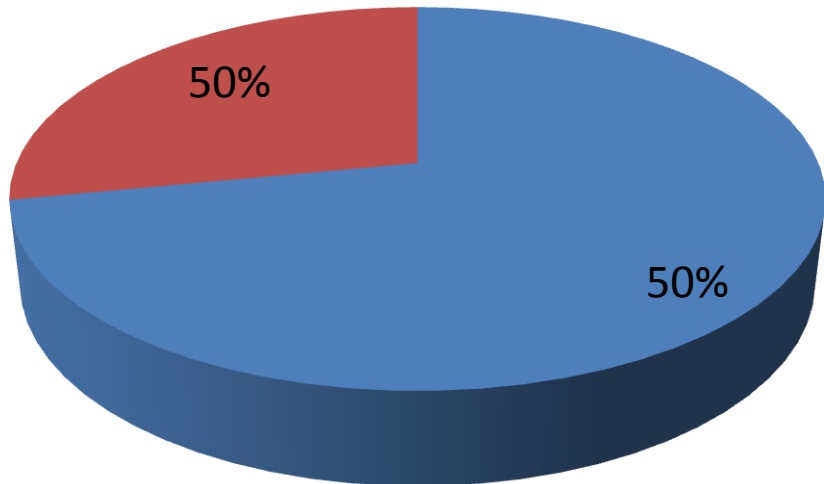
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Sanitary Item	30,000	360,000
Total Sales (A)	30,000	360,000
Less. Variable Expense		
	12,000	144,000
Total variable Expense (B)	12,000	144,000
Contribution Margin (CM) [C=(A-B)]	18,000	216,000
Less. Fixed Expense		
Lease Payment	0	0
Transportation	2,000	24,000
Electricity Bill	300	3,600
Salary (self)	5,000	60,000
Salary (staff)	3,000	36,000
Lakree	3,000	36,000
Entertainment	200	2,400
Fertilizer & Insect killer	0	0
Mobile Bill	300	3,600
Bank Charge	100	1,200
Total fixed Cost (D)	13,900	166,800
Net Profit (E) [C-D]	4,100	49,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ring put (400x90)	36,000	0	36,000
Cement Slap (50x130)	6,500	0	6,500
Others	4,500	0	4,500
Soil (10 Toly x300)	3,000	30,000	33,000
Lakree	0	10,000	10,000
Briks	0	10,000	10,000
Total	50,000	50,000	100,000

Source of Finance



■ Intreprenneur's Contibution 50,000

■ Investor's Investment 50,000

■ Total 100,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Sanitary Item	36,000	432,000	453,600	476,280
Total Sales (A)	36,000	432,000	453,600	476,280
Less. Variable Expense				
	14,400	172,800	181,440	190,512
Total variable Expense (B)	14,400	172,800	181,440	190,512
Contribution Margin (CM) [C=(A-B)]	21,600	259,200	272,160	285,768
Less. Fixed Expense				
Transportation	2,500	30,000	31,500	33,075
Electricity Bill	300	3,600	3,600	3,600
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	3,000	36,000	36,000	36,000
Lakree	35,00	42,000	44,100	46,305
Entertainment	200	2,400	2,400	2,400
Mobile Bill	300	3,600	3,600	3,600
Bank Charge	100	1,200	1,200	1,200
Total Fixed Cost	14,900	178,800	182,400	186,180
Net Profit (E) [C-D]	6,700	80,400	89,760	99,588
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	80,400	89,760	99,588
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	60,400	69,760
	Total Cash Inflow	130,400	150,160	169,348
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	60,400	130,160	149,348

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 2 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

Picture

মাটির পায়খানার পাট

শ্রী সবুজ পাল

প্রোপ্রাইটর

০১৮২৩-৩৩৬৭৩১

পিতাঃ শ্রী স্বপন চন্দ্র পাল

০১৭৫৬-০২৯০৬০

সবুজ সেনেটারী

মাটির পাট

এখানে মাটির পাট তৈরী ও বিক্রয় করা হয়।

ঝালমলিয়া পালপাড়া, পুঠিয়া, রাজশাহী।









শ্রী সবুজ পাল

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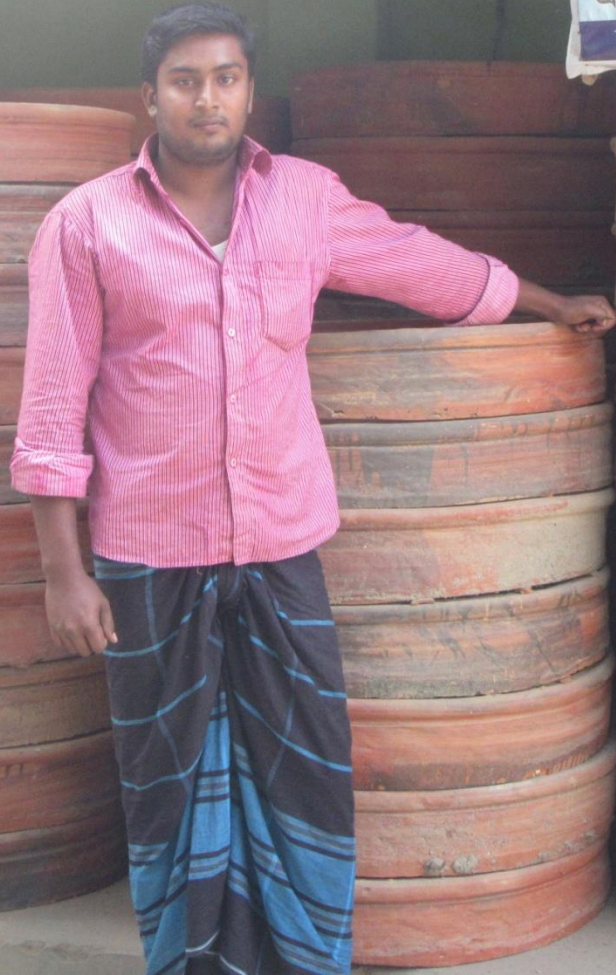
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দ্রুত ঠাজ করে

শ্রী সবুজ পাল

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ଘର ମାଲିକ
ଘର ନମ୍ବର
ଘର ନାମ
ଘର ପଠା