

Proposed NU Business Name: **TORULOTA MISTANNO VANDER**



Project identification and prepared by: Md : Habibullah, Kaligonj,
Gazipur

Project verified by: Siddiqur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	TAPOSH GOSH
Age	:	04-11-1994 (23Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill Sailadi, P.O: kolapuchia. P.S: Kaligonj, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONI GOSH
(iii) Father's name	:	SHUSHIL GOSH
(iv) GB member's info	:	Branch: Jangalia, Centre # 11(Female), Member ID: 1617, Group No: 04 Member since: 11-05-2004 (13Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 77760/- :
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	01816-115569
Entrepreneur Contact No.	:	01738-079655
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaligonj Unit ,Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

MONI GOSH joined Grameen Bank since 13 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

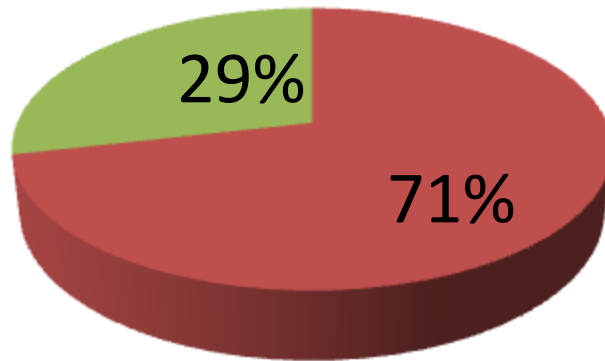
Business Name	:	TORULOTA MISTANNO VANDER
Location	:	Kaligonj, Gazipur
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 86% Required Investment BDT 60,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 25 ft= 500 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has run the business like as sweet▪ Gaine on sales 25%.▪ The business is operating by entrepreneur. Existing no employee.▪ The farm is owned.▪ Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Sweets	2300	69000	828000
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			0
Sweets	1725	51750	621000
Total Variable Expense	1725	51750	621000
Contributon Margin (CM) [C=(A-B)]	575	17250	207000
Less Fixed Expense			
Rent		3500	42000
Electric Bill		1500	18000
Transportaion		1000	12000
Salary (Self)		5000	60000
Generator		500	6000
Mobile Bill		500	6000
Total Fixed Cost (D)		12000	144000
Net Profit (E)= [C-D]		5250	63000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Suger	10	3,000	30,000	10	3000	30,000	60,000
Flour	10	2,000	20,000	10	2000	20,000	40,000
Liquide Milk	75	100	7,500			0	7,500
Cow's milk			10,000	200	50	10,000	20,000
Wood	20	200	4,000			0	4,000
Security			50,000			0	50,000
Others			28,500			0	28,500
	115	5300	150000	220	5,050	60,000	210,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 60,000
- Total 210,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Sweets	2800	84000	1008000	1058400	1111320
Total Sales(A)	2800	84000	1008000	1058400	1111320
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2100	63000	756000	793800	833490
Total Variable Expense	2100	63000	756000	793800	833490
Contributon Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less Fixed Expense					
Rent		3500	42000	42000	42000
Electric Bill		1500	18000	18300	18600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Generator		500	6000	6000	6000
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		12000	138000	139000	140030
Net Profit (E)= [C-D]		9000	108000	113400	119070
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	108,000	113400	119070
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		84000	173400
	Total Cash Inflow	168,000	197,400	292,470
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	84,000	173,400	268,470

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

