

Proposed NU Business Name: **RUDRA BASHER TOIRY KUTIR SHILPO**



Project identification and prepared by: Md. Rafiqul Islam,
Dhunat Unit, Bogra

Project verified by: Md. Mojaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	Shourav Komar Dash
Age	:	24-11-1997(26 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brothers
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	:	Riina Rany Dash
(iii) Father's name	:	Sree Proshanto Chandra Das
(iv) GB member's info	:	Branch: : Dhunat, Centre # 27 (Female), Member ID:2388, Group No: 04 Member since: 20-10-2008 (09Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 48,000/- Outstanding loan: BDT 37219*/-
(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	:	05 years experience in running business He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01705226493
Mother's Contact No.	:	01786712277
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Riina Rany Dash 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 Home Development.

Proposed Nobin Udyokta Business Info

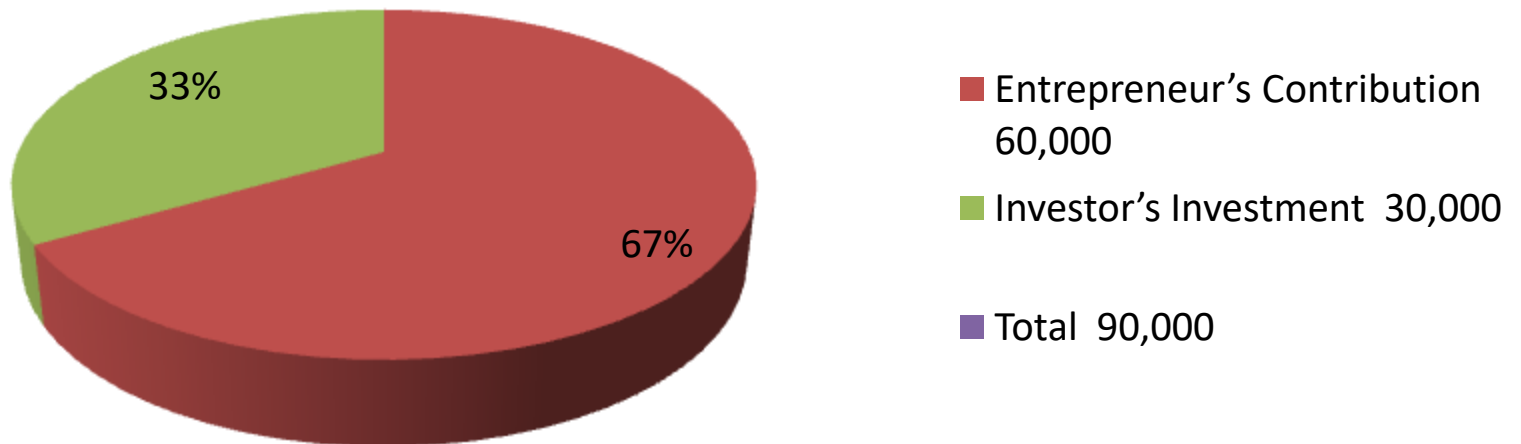
Business Name	:	RODRA BASHER TAIRY KOTIR SHILPO
Location	:	Bilkagoli,Pachibary, Dhunat,Bogra
Total Investment in BDT	:	BDT .90,000
Financing	:	Self BDT 60,000(from existing business) 67% Required Investment BDT 30,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed 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)			
Bash,Kola,Chalon etc	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Bash,Kola,Chalon etc	1,000	30,000	360,000
Total variable Expense (B)	1,000	30,000	360,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
House rant			0
Electricity Bill		-	0
Transportation		500	6,000
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,800	57,600
Net Profit (E) [C-D]		25,200	302,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bash	10,000	25,000	35,000
Maser oraa	15,000	5,000	20,000
Dala	2,500	0	2,500
Juri	10,000	0	10,000
Topa	5,000	0	5,000
Chalon	11,500	0	11,500
Others	6,000	0	6,000
Total	60,000	30,000	90,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Bash,Kola,Chalon etc	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Bash,Kola,Chalon etc	1,500	45,000	540,000	567,000	595,350
Total variable Expense (B)	1,500	45,000	540,000	567,000	595,350
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		0	0	0	0
Transportation		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		0	0	0	-
Entertainment		0	0	0	-
Feed & Medicine		0	0	0	-
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		4,800	57,600	57,600	57,600
Net Profit (E) [C-D]		40,200	482,400	509,400	537,750
Investment Payback			16,000	16,000	16,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	482,400	509,400	537,750
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	496,400	989,800
	Total Cash Inflow	542,400	1,005,800	1,527,550
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	46,000	16,000	16,000
3	Net Cash Surplus	496,400	989,800	1,511,550

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0
Experience & Skill :15 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

