

Proposed NU Business Name: **MS PORICHITO DOI MISHTI GHOR**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE PROVAT CHANDRA GHOSH
Age	:	25-03-1983 (33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: Mirzapur, P.O: Mirzapur P.S: Sherpur 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 SHANDHA RANI GHOSH
(iii) Father's name	:	SREE NAGENDRANATH GHOSH
(iv) GB member's info	:	Branch: Mirzapur, Sherpur, Centre # 70 (Female), Member ID: 5885, Group No: 03 Member since:10-05-1993 (23 Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT 100000, Outstanding loan: 62600
(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	:	15 years experience in running business. Own business 15 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01709-780172
Mother's Contact No.	:	01733-732597
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI SHANDHA RANI GHOSH joined Grameen Bank since 23 years ago. At first she took 4000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS PORICHITO DOI MISHTI GHOR
Location	:	Mirzapur, Sherpur, Bogura
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 60,000/-(from existing business) 50% Required Investment BDT 60,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 20 ft = 800 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk, Mud pot, Mud water pot, Sugar, Others etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed after getting equity money.▪The shop is own.▪Collects goods from Mirzapur, Sherpur, Dhaka▪Agreed grace period is 3 months.

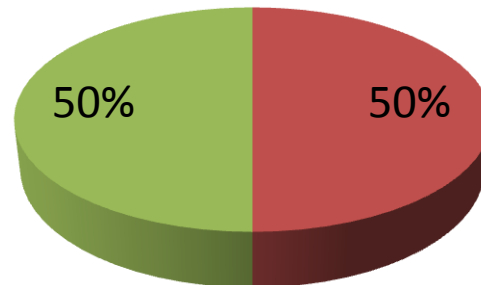
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk, Mud pot, Mud water pot, Sugar, Others etc.	2400	72000	864000
Total Sales (A)	2400	72000	864000
Less Variable Expense			
Milk, Mud pot, Mud water pot, Sugar, Others etc.	1800	54000	648000
Total variable Expense (B)	1,800	54000	648000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Electricity bill		200	2400
Transportation		5,000	60000
Salary (self)		5000	60000
Entertainment		300	3600
Mobile bill		200	2400
Total fixed cost (D)		10,700	128400
Net Profit (E)= [C-D]		7,300	87600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Milk	10	1500	15,000	25	1,500	37,500	52,500
Mud Sora	700	12	8,400	7	3200	22,400	30,800
Mud Pot	500	12	6,000	0	0	0	6,000
Mud plate	200	10	2,000	0	0	0	2,000
Mud water pot	100	2	200	0	0	0	200
Sugar	5	3400	17,000	0	0	0	17,000
Fuel Khari	57	200	11,400	0	0	0	11,400
Total	1572	0	60,000	32	0	60,000	120,000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 60,000
- Total 120,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Milk, Mud pot, Mud water pot, Sugar, Others etc.	4000	120000	1440000	1512000
Item				
Total Sales (A)	4000	120000	1440000	1512000
Less Variable Expense				
Milk, Mud pot, Mud water pot, Sugar, Others etc.	3000	90000	1080000	1134000
Total variable Expense (B)	3,000	90000	1080000	1134000
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000	378000
Less Variable Expense				
Electricity bill		400	4800	5000
Transportation		5,500	66,000	67,000
Salary (self)		5000	60000	60000
Salary(Staff)		4000	48000	48000
Entertainment		300	3600	3600
Mobile bill		250	3000	3200
Total fixed cost (D)		15,450	185,400	186,800
Net Profit (E)= [C-D]		14550	174600	191,200
Investment Payback			36,000	36,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	174,600	191,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		138,600
	Total Cash Inflow	234600	329800
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)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	138,600	293800

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



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FAMILY PICTURE

