

Proposed NU Business Name: **NABID JENTS & GIFT CORNER**



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Dagonbhuiyan, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:ZAKIR HOSSEN
Age	:	01-01-1985 (31Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	nil
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Dharpur, P.O: Silonya, P.S: Dagonbhuiyan, 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	:	HAZERA KHATUN
(iii) Father's name	:	LET:HAFAYG AHMAD
(iv) GB member's info	:	Branch: Joyloskor, Centre # 35 (Female), Member ID: 4254/01, Group No: 02 Member since: 25/02/1997 -2005 (08Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: 15,000, Outstanding loan: Nil
(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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816-444695
Family's Contact No.	:	01873-075094
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAZERA KHATUN joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

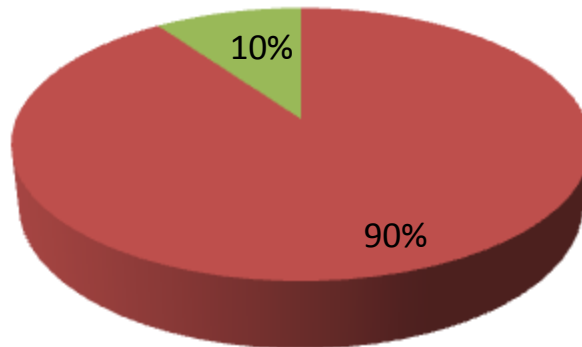
Business Name	:	NABID JENTS & GIFT CORNER
Location	:	Ali ahmed plaza, silonya bazar
Total Investment in BDT	:	BDT 6,10,000/-
Financing	:	Self BDT 5,50,000/- (from existing business) 90% Required Investment BDT 60,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft = 225 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing▪ goods like, Germents, crocarig, mobileaxosoris, others, etc▪ Average 15% gain on sales.▪ The business is operating by entrepreneur. Existing no employee.▪ After getting equity fund 01 will be appointed▪ The shop is rented.▪ Collects goods from Chaitgong & Feni.▪ Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Germents,crocarig,mobileaxosoris,others etc.	4000	120000	1440000
Total Sales(A)	4000	120000	1440000
Germents,crocarig,mobileaxosoris,others etc.	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		3300	39600
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Intertainment		100	1200
Gard		50	600
Generator		150	1800
Mobil Bill		300	3600
Total Fixed Cost (D)		10200	122400
Net Profit (E)= [C-D]		7800	93600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pant	60	350	21,000	60	350	21000	42000
T-shirt	50	150	7,500	50	150	7500	15000
Bag	200	500	100,000			0	100000
Sopice	150	100	15,000	150	100	15000	30000
Croc arise	0	0	36,500			0	36500
Mobileaxosorise	0	0	5,000			10000	15000
Others	0	0	15,000			6500	21500
Security	0	0	350,000				350000
			0				
Total	460		550000	260		60,000	610000

Source of finance



- Entrepreneur's Contribution
550,000
- Investor's Investment 60,000
- Total 610,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Germents,crocarig,mobileaxosoris,others etc.	6950	208500	2502000	2627100	2758455
Total Sales(A)	6950	208500	2502000	2627100	2758455
Less Variable Expense (B)					
Germents,crocarig,mobileaxosoris,others etc.	5908	177225	2126700	2233035	2344687
Total Variable Expense	5908	177225	2126700	2233035	2344687
Contributon Margin (CM) [C=(A-B)]	1043	31275	375300	394065	413768
Less Fixed Expense					
Rent		3300	39600	39600	39600
Electric Bill		300	3600	3900	4200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gard		50	600	600	600
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		10200	120600	121600	122630
Net Profit (E)= [C-D]		21075	252900	265545	278822
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	252,900	265545	278822.25
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		228900	470445
	Total Cash Inflow	312,900	494,445	749,267
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	228,900	470,445	725,267

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Own Business : 04Years
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











