

Proposed NU Business Name: **LOVE STAR GALLERY**



Project identification and prepared by: Md. Habil Uddin Shah,
Keraneegonj Unit, Dhaka

Project verified by: Shushanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ALOM HOSSAIN
Age	:	19-05-1983 (33 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	3 Brothers, 4 Sisters
Address	:	Vill: Vawar Viti, P.O: Abdullahpur , P.S: Keraneegonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMBIA BEGUM
(iii) Husband's name	:	MD. NASIR UDDIN
(iv) GB member's info	:	Branch: Basta , Centre # 76(Female), Member ID: 6559/2, Group No: 02 Member since: 3-2-92-99(07Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT nil, Outstanding loan: nil
(v) Who pays GB loan installment	:	N/A
(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	:	8 years experience in running business. He has NO Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01616611175
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranegonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

USHA RANI joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	LOVE STAR GALLERY
Location	:	Vill: Vawar Viti, P.O: Abdullahpur , P.S: Keraneegonj, Dist: Dhaka
Total Investment in BDT	:	BDT 490,000/-
Financing	:	Self BDT 410,000/-(from existing business) 84% Required Investment BDT 80,000/-(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloth Item.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees.▪The shop is rented.▪Agreed grace period is 3 months.

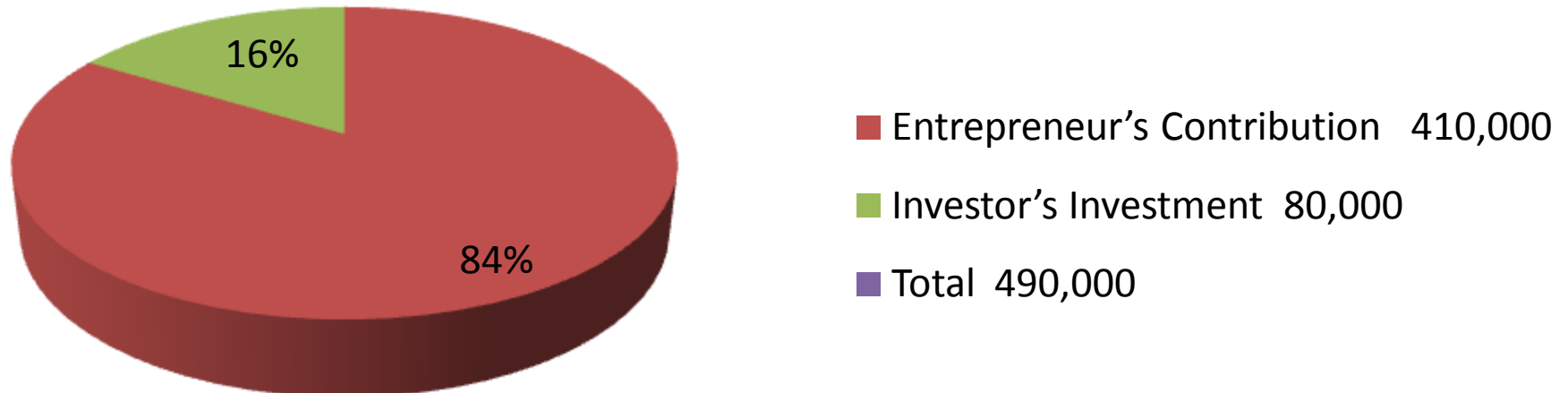
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth Item	3255	97650	1171800
Total sales (A)	3255	97650	1171800
Less Variable Exp.			
Cloth Item	2604	78120	937440
Total Variable exp. (B)	2604	78120	937440
Contribution Margin CM [C= (A-B)]	651	19530	234360
less fixed exp.			
Rent		3000	36000
Electricity bill		700	8400
Transportation		100	1200
Salary (self)		5000	60000
Salary (staff)		3000	36000
Entertainment		200	2400
Mobile		300	3600
total fixed cost (D)		12300	147600
Net profit (E) [C-D]		7230	86760

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Troujer	100	1500	150,000			0	150,000
Genji	200	250	50,000	100	200	20,000	70,000
Shirt	100	1000	100,000	30	1000	30,000	130,000
Pant	40	1500	60,000			0	60,000
Panjabi			0	20	1500	30,000	30,000
Security			50,000				50,000
Total	440		410,000	150		80,000	490,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth Item	4355	130650	1567800	1646190	1728500
Total Sales (A)	4355	130650	1567800	1646190	1728500
less variable Expenses					
Cloth Item	3484	104520	1254240	1316952	1382800
Total variable Expenses (B)	3484	104520	1254240	1316952	1382800
Contribution Margin (CM)= (A-B)	871	26130	313560	329238	345699.9
Less Fixed Expenses					
Rent		3000	36000	36000	36000
Electricity bill		700	8400	8400	8400
Transportation		150	1800	1800	1800
Salary (self)		5000	60000	60000	60000
Salary (staff)		3000	36000	36000	36000
Entertainment		300	3600	3600	3600
Mobile		400	4800	4800	4800
Total Fixed Cost		12550	150600	150600	150600
Net Profit (E) (C-D)		13580	162960	178638	195099.9
Investment Payback			32000	32000	32000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	162,960	178,638	195099.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		130,960	277598
	Total Cash Inflow	242960	309598	472697.9
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	
3	Net Cash Surplus	130,960	277598	440697.9

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :8; 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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आशीर्वाद



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FAMILY PICTURE

