

## Proposed NU Business Name: **1 TO 100+**



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Ashulia Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>HASNA</b>
Age	:	34 (01-01-1983)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	4 Sister
Address	:	Vill: Basaid, P.O: Ashulia, P.Savar, 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	:	FARIDA
(iii) Father's name	:	IMAN ALI
(iv) GB member's info	:	Branch: Ashulia, Centre # 5/m(Female), Member ID1706/3, Group No: 85 Member since: 06-01-2013(7 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 29995/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	Yes
(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	:	Five years experience in running business. He has training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01910-904725
Mother's Contact No.	:	01839-785637
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

FORIDA Joined Grameen Bank since 07 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

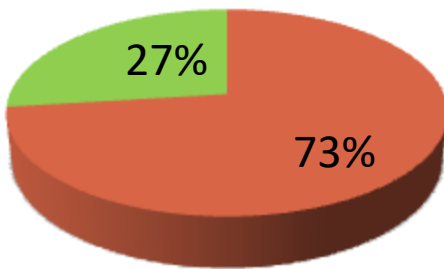
Business Name	:	1 to 100+
Location	:	Basaid bazar, Savar, Dhaka
Total Investment in BDT	:	BDT 185,000/-
Financing	:	Self 1,35,000(from existing business) 73% Required Investment BDT,50,000(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	BDT20,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Plastic, Spice, ceramics, cosmetics etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪He is doing his business in rent place.</li><li>▪Collects goods from Savar.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grocery item	2700	81000	972000
		0	0
Total Sales(A)	2700	81000	972000
Less Variable Expense (B)			0
Grocery item	2295	68850	826200
Total Variable Expense	2295	68850	826200
Contribution Margin (CM) [C=(A-B)]	405	12150	145800
Less Fixed Expense			
Rent		1,500	18000
Electric Bill		400	4800
Transportation		1,200	14400
Salary (Self)		150	1800
Salary (Staff)		200	2400
Entertainment		400	4800
Guard		350	4200
Generator			0
Mobile Bill		3000	36000
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		4950	59400

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cosmetics item	20,000	10000	30,000
Clock item	20,000		20,000
Spics item	10,000	10000	20,000
Plastic and Milamine item	30,000	20000	50,000
Advance	20,000		20,000
Others	35,000	10000	45,000
<b>Total</b>	<b>1,35,000</b>	<b>50,000</b>	<b>1,85,000</b>

## Source of Finance



■ Entrepreneur's Contribution's = 135000

■ Investor Investment's = 50000

■ Total = 185000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Grocery item	3300	99000	1188000	1247400	1309770
		0	0	0	0
<b>Total Sales(A)</b>	<b>3300</b>	<b>99000</b>	<b>1188000</b>	<b>1247400</b>	<b>1309770</b>
<b>Less Variable Expense (B)</b>					
Grocery item	<b>2805</b>	<b>84150</b>	<b>1009800</b>	1060290	<b>1113305</b>
<b>Total Variable Expense</b>	<b>2805</b>	<b>84150</b>	<b>1009800</b>	<b>1060290</b>	<b>1113305</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>495</b>	<b>14850</b>	<b>178200</b>	<b>187110</b>	<b>196466</b>
<b>Less Fixed Expense</b>					
Rent		1,500	18000	18000	18000
Electric Bill		400	4800	5100	5400
Transportaion		1,200	14400	15120	15876
Salary (Self)		150	1800	1800	1800
Salary (Staff)		200	2400	2400	2400
Entertainment		400	4800	4800	4800
Gard		350	4200	4200	4200
Generator			0	0	0
Mobil Bill		3000	36000	36100	36200
<b>Total Fixed Cost (D)</b>		<b>7200</b>	<b>86400</b>	<b>87520</b>	<b>88676</b>
<b>Net Profit (E)= [C-D]</b>		<b>7650</b>	<b>91800</b>	<b>96390</b>	<b>101210</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	91,800	96390	101209.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71800	148190
	<b>Total Cash Inflow</b>	<b>141,800</b>	<b>168,190</b>	<b>249,400</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>71,800</b>	<b>148,190</b>	<b>229,400</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Basaid Bazar Savar  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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১ টি ৯৯+ (প্লাস) | স্বাস্থ্য সুরক্ষা, পরিবেশ, সুরক্ষা, সুরক্ষা  
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MADE IN CHINA



# FAMILY PICTURE

