

Proposed NU Business Name: **BABU KHALEK ENTERPRISE**



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Project verified by Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	EMDADUL HUQE NEPU
Age	:	05-03-1996(21 Years)
Education, till to date	:	H.S. C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: Molied, P.O: Tangra P.S: Sreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURJHAN
(iii) Father's name	:	RUHUL AMIN BADOL
(iv) GB member's info	:	Branch: Gazipur, Sreepur, Centre # 17 (Famale), Member ID: 3856, Group No: 07 Member since: 02/07/2002(15Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 60,000, Outstanding loan: 30,640
(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	:	04 years experience in 04 Years running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	House rant par month 30,000/-
Entrepreneur Contact No.	:	01935-957812
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJHAN : joined Grameen Bank since 15 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	:	BABU KHALEK ENTERPRISE
Location	:	MC bazar,Sreepur, Gazipur
Total Investment in BDT	:	BDT 3,20,000/-
Financing	:	Self BDT 2,40,000/-(from existing business) 75% Required Investment BDT 80,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 15ft= 150square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Oil, Body as pry , Shop, Crime, Umbrella ,etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

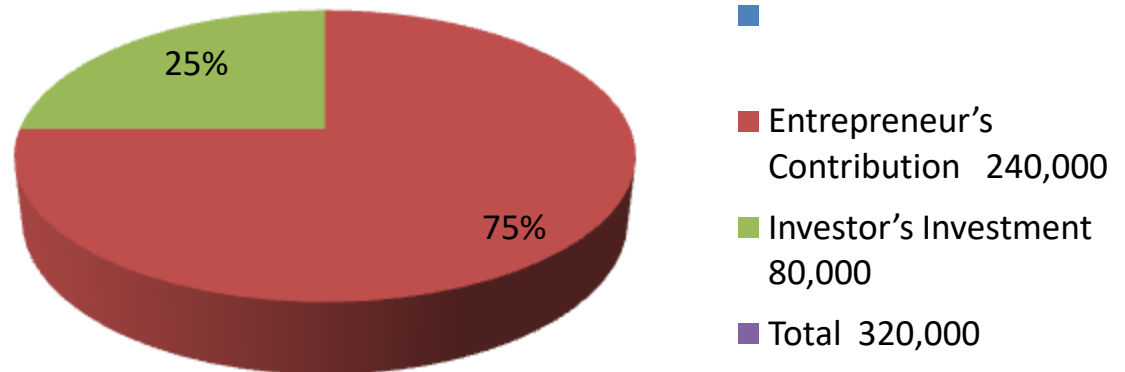
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Oil, Body as pry , Shop, Crime, Umbrella ,etc	3,600	1,08,000	1,296,000
Total Sales (A)	3,600	1,08,000	1,296,000
Less. Variable Expense			
Oil, Body as pry , Shop, Crime, Umbrella ,etc	3,060	91,800	1,101,600
Total variable Expense (B) s	3,060	91,800	1,101,600
Contribution Margin (CM) [C=(A-B)	5,40	16,200	1,94,400
Less. Fixed Expense			
Rent		2,000	24,000
Electricity bill		5,00	6,000
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Entertainment		2,00	2,400
Mobile Bill		3,00	3,600
Total fixed Cost (D)		9,500	1,14,000
Net Profit (E) [C-D)		6,700	80,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Oil	6,000	20,000	26,000
Body as pry	12,100	0	12,100
Shop	4,200	7,000	11,200
Crime	21,750	21,750	43,500
Umbrella	20,000	11,250	31,250
Other	24,700	20,000	44,700
Security	1,40,000	0	1,40,000
Powder	11,250		11,250
Total	2,40,000	80,000	3,20,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Oil, Body as pry , Shop, Crime, Umbrella ,etc.	6,000	1,80,000	2,160,000	2,268,000	2,381,4000
Total Sales (A)	6,000	1,80,000	2,160,000	2,268,000	2,381,4000
Less. Variable Expense					
Oil, Body as pry , Shop, Crime, Umbrella ,etc.	5,100	1,53,000	1,836,000	1,927,800	2,024,190
Total variable Expense (B)	5,100	1,53,000	1,836,000	1,927,800	2,024,190
Contribution Margin (CM) [C=(A-B)]	9,00	27,000	3,24,000	3,40,200	3,57,210
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity bill		1,000	12,000	12,500	13,000
Transportation		2,200	26,400	26,800	27,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		5,00	6,000	6,500	7,000
Mobile Bill		7,00	8,400	8,800	9,000
Total Fixed Cost		14.400	1.72.800	1.74.600	1.76.000

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	80,000		
1.2	Net Profit	1,51,200	1,65,600	1,81,210
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		88,560	2,22,160
	Total Cash Inflow	2,31,200	2,54,160	4,03,370
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan	30,640		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	1,42,640	32,000	32,000
3	Net Cash Surplus	88,560	2,22,160	3,71,370

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

কিউটিভ কসমেটিক হাউস

মেসার্স **বাবু খালেক এন্টারপ্রাইজ**
কসমেটিকস্ এন্ড গিফট কর্ণার

শ্রোঃ মোঃ ফাহল আহমিন হাদল

এখানে সকল প্রকার দেশী-বিদেশী উন্নত মানের কসমেটিকস্ বিক্রয় করা হয়।











FAMILY PICTURE