

Proposed NU Business Name: OVIK ENTERPRIZE



Project identification and prepared by: Mst.Momtaj Khatun
Kaliganj,Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MANIK CHANDRA KARMOKAR
Age	:	21-09-1987 (30 Years)
Education, till to date	:	S,S.C
Marital status	:	Married
Children	:	1 Daughter, 1 Son
No. of siblings:	:	1 Brother 3 Sister
Address	:	Vill: Khoikra P.O: Bokterpur P.S: Gazipur 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	:	JOSNA RANI
(iii) Father's name	:	MAKHON KARMOKAR
(iv) GB member's info	:	Branch :kaliganj Centre 08(Female), Member ID: 2149 , Group No: 06 Member since: 21-03-2009 (08Years) First loan: BDT 6,000
Further Information:		Existing loan: BDT 30,000, Outstanding Loan: 14820
(v) Who pays GB loan installment	:	Mother
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business.10 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738510708
Family's Contact No.	:	01881498564
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOSNA RANI joined Grameen Bank since 08 years ago. At first she took BDT 6,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

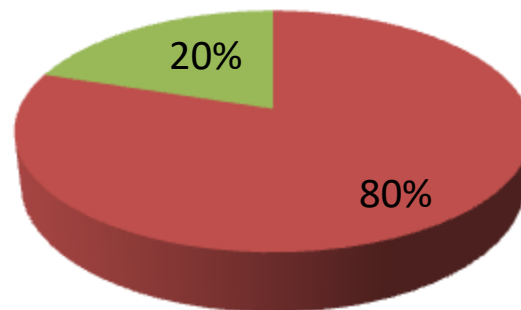
Business Name	:	OVIK ENTERPRIZE
Location	:	Kaliganj bazar,Moshjid road
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Beloon pira, Da boti, Kural, Ruti Tawa, Pan, Patil, kurani chenie.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Dhaka Emamganj.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Beloon pira, Da boti, Kural, Ruti Tawa, Pan, Patil, kurani chenie.t.c.	3200	96000	1152000
		0	0
Total Sales(A)	3200	96000	1152000
Less Variable Expense (B)			0
Beloon pira, Da boti, Kural, Ruti Tawa, Pan, Patil, kurani chenie.t.c.	2720	81600	979200
Total Variable Expense	2720	81600	979200
Contributon Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
Rent		2000	24000
Electric Bill		300	3600
Transportaion		1,500	18000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator			0
Mobile Bill		500	6000
Total Fixed Cost (D)		9500	114000
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Baloon pira	5	1100	5500	200	250	50,000	55,500
Da,boti	200	300	60000				60,000
Axe	50	500	25000				25,000
Ruti Tawa	10	50	500				500
Pan	10	100	1000				1,000
Patil	4	100	400				400
Kurani ,cheni	8	950	7600				7,600
Security			100000				100,000
							0
							0
	128	3100	200,000	200	250	50,000	250000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 50,000
- Total 250,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Beloon pira, Da boti, Kural, Ruti Tawa, Pan, Patil, kurani chenie.t.c.	3800	114000	1368000	1436400	1508220
Total Sales(A)	3800	114000	1368000	1436400	1508220
Less Variable Expense (B)					
Beloon pira, Da boti, Kural, Ruti Tawa, Pan, Patil, kurani chenie.t.c.	3230	96900	1162800	1220940	1281987
Total Variable Expense	3230	96900	1162800	1220940	1281987
Contributon Margin (CM) [C=(A-B)]	570	17100	205200	215460	226233
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		300	3600	43200	518400
Transportaion		1,500	18000	18900	19845
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator			0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		9500	114000	148500	624645
Net Profit (E)= [C-D]		7600	91200	95760	100548
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	91,200	95760	100548
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71200	146960
	Total Cash Inflow	141,200	166,960	247,508
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	71,200	146,960	227,508

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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















FAMILY PICTURE

