

Proposed NU Business Name: **S.K WATCH**



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Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUMON CHANDRA DATTA
Age	:	28-07-1994(23Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Son`s
No. of siblings:	:	2 Brothers & 1 Sister.
Address	:	Vill: Sakrile, P.O:Sakrile, P.S: Tangail Sadar , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PARBOTI RANI DATTA
(iii) Father's name	:	LET. DULAL DATTA
(iv) GB member's info	:	Branch:Rakthi Balta, Centre # 47 (Female), Member ID : 4119, Group No: 04 Member since:03/05/2005 First loan: BDT 3,000 /- Outstanding loan: Nil
Further Information:		
(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.)	:	Nil /-
Business Experiences and Training Info	:	5 years experience in running business. He has 1 years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01700966171
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARBOTI RANI DATTA joined Grameen 12 years ago. At first she took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	S.K WATCH
Location	:	Modar gore more, Tangail Sadar, Tangail.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	5 ft x 12 ft= 60 square ft
Security of the shop	:	25,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Gori, Mobile charger, Mobile, Head phone, Balde, etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Gori, Mobile charger, Mobile, Head phone, Balde, etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Gori, Mobile charger, Mobile, Head phone, Balde, etc	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000
Less. Fixed Expense			
Rent		1000	12000
Electricity Bill		350	4200
Transportation		2000	24000
Salary(Self)		5000	60000
Entertainment		300	3600
Mobile Bill		300	3600
Total fixed Cost (D)		8950	107400
Net Profit (E) [C-D)		4,550	54,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Gori (Hand)	20,000	7,000	27,000
Gori (Woale)	1,500	0	1,500
Mobile cating	1,800	3,000	4,800
Calculator	6,000	0	6,000
Mobile chager	2,000	8000	10,000
Momory	1,200	0	1,200
Head phone	1,250	2000	3,250
Sanglass	3,500	0	3,500
Mobile	0	30,000	30,000
Balde	18,000	0	18,000
Security	25,000	0	25,000
Others	19,750	0	19,750
Total:-	100,000	50,000	150,000

Source of Finance

Entrepreneur's contibution =100,000

100,000

Investor's Investment =50,000

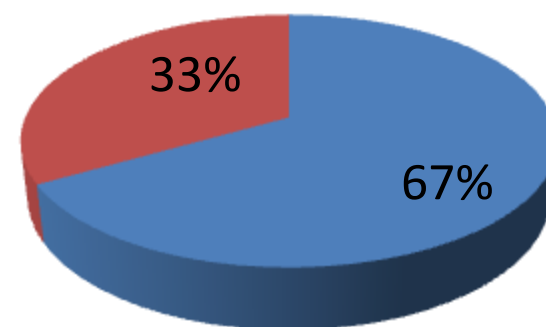
50,000

Total =150,000

■ Entrepreneur's contibution =100,000

■ Investor's Investment =50,000

■ Total =150,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Gori, Mobile charger, Mobile, Head phone, Balde, etc	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Gori, Mobile charger, Mobile, Head phone, Balde, etc	2,975	89,250	1,071,000	1,124,550	1,180,778
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550	1,180,778
Contribution Margin (CM) [C=(A-B)	525	15,750	189,000	198,450	208,373
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		350	4,200	4,410	4,631
Transportation		2,500	30,000	31,500	33,075
Salary(Self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,780	3,969
Mobile Bill		300	3,600	3,600	3,600
Total Fixed Cost		10,500	113,400	115,290	117,275
Net Profit (E) [C-D)		10,500	75,600	83,160	91,098

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

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	0	0
1.2	Net Profit	75,600	83,160	91,098
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	55,600	118,760
	Total Cash Inflow	125,600	138,760	209,858
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	55,600	118,760	189,858

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family: 0 Others:
Experience & Skill : 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













PLAYBOY
EYE WEAR

Quantity 102

Goo





FAMILY PICTURE

FAMILY PICTURE

