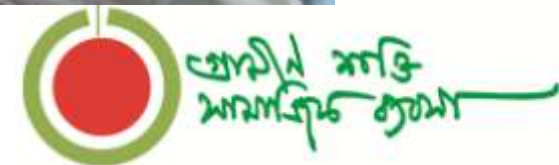


Proposed NU Business Name: LOKKI ENTERPRISE



Project identification and prepared by: MD SHIRAJUL ISLAM
Unit, Dhaka

Project verified by: MD.Samsul arifin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SRE DFPONKKAR DAS
Age	:	18-02-1997(20 Years)
Education, till to date	:	9 CLASS
Marital status	:	UNMARRIED
Children	:	NILL
No. of siblings:	:	1 BROTHERS & 1 SISTER
Address	:	Vill: risipara , P.O: Baghoir, P.S:Karanigong Dist: Dhaka
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	KOLPONA RANI
(iii) Father's name	:	SRE RATON CHANDRA DAS
(iv) GB member's info	:	
		Branch: THAGOREYA , Centre # 02/M(Female), Member ID:1132/2, Group No: 05 Member since: 1992-2000(08Years)
Further Information:		First loan: BDT 5,000/-
(v) Who pays GB loan installment	:	Existing loan: BDT 10,000- Outstanding loan: BDT Nill
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	7 years experience in running business.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01751-805084
Father's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOLPONA RANI joined Grameen Bank since 08 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

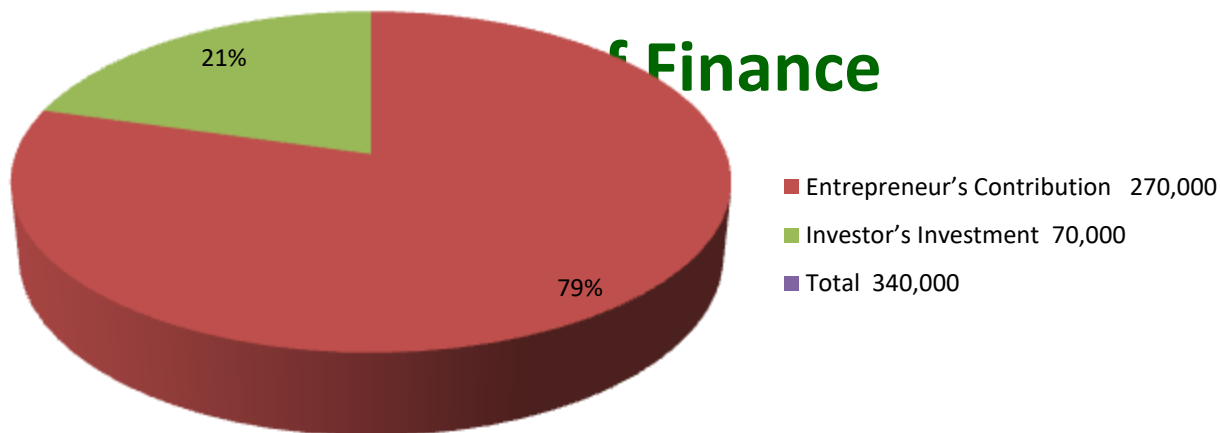
Business Name	:	LOKKI ENTERPRISE
Location	:	Vill: risipara , P.O: Baghoir, P.S:Karanigong Dist: Dhaka
Total Investment in BDT	:	BDT 340000
Financing	:	Self BDT 270,000(from existing business) 79% Required Investment BDT 70,000(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5000
Size of shop	:	30ft x 10ft= 300 square ft
Security of the shop	:	BDT 0
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in exis Leather Etc .▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The shop is won.▪Collects goods from Dhaka .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Leather	4500	135000	1620000
	0	0	0
Total Sales(A)	4500	135000	1620000
Less Variable Expense (B)			0
Leather	3825	114750	1377000
Total Variable Expense	3825	114750	1377000
Contributon Margin (CM) [C=(A-B)]	675	20250	243000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		200	2400
Salary (Self)		5000	60000
Rent		0	0
Gard		0	0
Generator		0	0
Salary (Staff-4)		9000	108000
Mobil Bill		300	3600
Total Fixed Cost (D)		14800	177600
Net Profit (E)= [C-D]		5450	65400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Leather	150	1800		270,000	40		
TOTAL			270,000			70000	340000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Jents,Ladies,NewBorn,&baby Items	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Jents,Ladies,NewBorn,&baby Items	4250	127500	1530000	1606500	1686825
Total Variable Expense	4250	127500	1530000	1606500	1686825
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Electric Bill		300	3600	3900	4200
Transportaion		200	2400	28800	345600
Salary (Self)		5000	60000	60000	60000
Salary (Staff-4)		9000	108000	108000	108000
Entertainment		0	0	0	0
Rent			0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		14800	177600	204400	521600
Net Profit (E)= [C-D]		29600	355200	372960	391608
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	3,552,000	372960	391608
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		3524000	3868960
	Total Cash Inflow	3,622,000	3,896,960	4,260,568
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	3,524,000	3,868,960	4,232,568

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 12 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





FAMILY PICTURE

