

Proposed NU Business Name: **LAKI BUTICS**



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Feni Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RASEL
Age	:	07-02-1989 (28 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	04 Sisters
Address	:	Vill: Motobi ; P.O Loskor hatt ; P.S: Feni Sadar, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MINARA BEGUM
(iii) Father's name	:	MD ABDUL MALEK
(iv) GB member's info	:	Branch: Motobi, Feni, Centre # 07 (Female), Member ID: 3526, Group No: 08 Member since: 26-04-2012 To Present (05 Years) First loan: BDT 10,000 /-
Further Information:		Existing loan: BDT 25,000 Outstanding loan: 14,600
(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	:	18 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Government Job
Entrepreneur Contact No.	:	01820-098738
Family's Contact No.	:	01863-744736
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINARA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	LAKI BUITICS
Location	:	Domdoma, Loskorhat, Feni
Total Investment in BDT	:	BDT 440,000/-
Financing	:	Self BDT 390,000/- (from existing business) 87% Required Investment BDT 50,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 50 ft= 1500 square ft
Security	:	300,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fabrics, Three Pcs, Accessories Etc.▪Average 35% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 10 employee.▪Collects goods from Dhaka, Norshingdi▪Agreed grace period is 3 months.

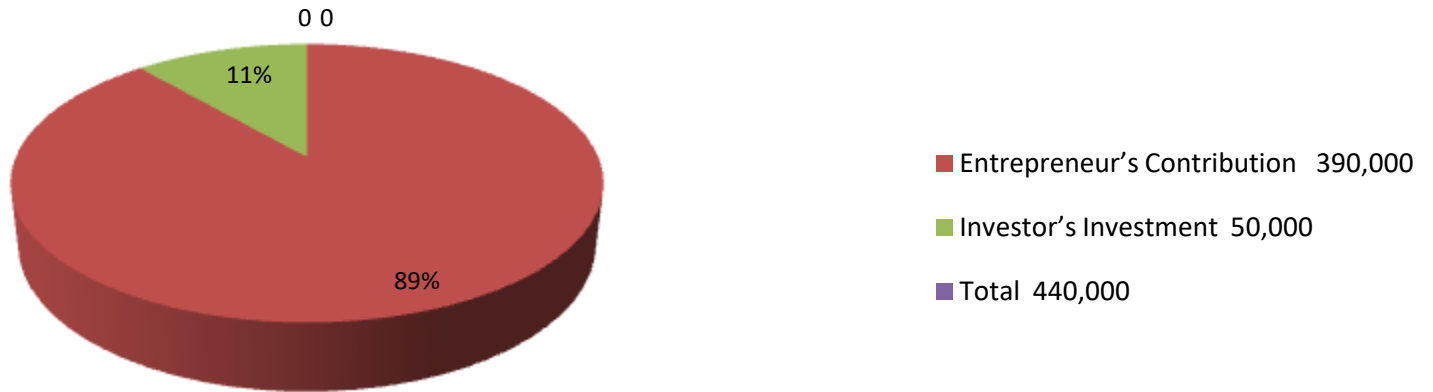
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Fabrics, Three Pcs, Accessories Etc		250,000	3,000,000
Total Sales (A)		250,000	3,000,000
Less Variable Expense			
Fabrics, Three Pcs, Accessories Etc		162,500	1,950,000
Total variable Expense (B)		162,500	1,950,000
Contribution Margin (CM) [C=(A-B)]		87,500	1,050,000
Less Variable Expense			
Rent		5,000	60,000
Electricity bill		3000	36,000
Transportation		5,000	60,000
Salary (self)		5,000	60,000
Salary (staff)		40,000	480,000
Entertainment		500	6,000
Generator		3000	36,000
Mobile bill		500	6,000
Total fixed cost (D)		62,000	744,000
Net Profit (E)= [C-D]		25,500	306,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cloth	500	90	45,000	1	50000	50000	95,000
Redimate Garments	150	1300	195,000	0	0	0	195,000
Sceen Forma	1	50000	50,000	0	0	0	50,000
Accessories	1	10000	10,000	0	0	0	0
Dopatta	100	150	15,000	0	0	0	15,000
Yarn	1	25000	25,000	0	0	0	25,000
Security	1	50000	50,000	0	0	0	50,000
Total	754	136540	390,000	3	60000	40,000	440,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Fabrics, Three Pcs, Accessories Etc		280,000	3360000	3528000	3704400
Total Sales (A)		280,000	3360000	3528000	3704400
Less Variable Expense					
Fabrics, Three Pcs, Accessories Etc		280,000	3360000	3528000	3704400
Total variable Expense (B)		280,000	3360000	3528000	3704400
Contribution Margin (CM) [C=(A-B)		98,000	1176000	1234800	1296540
Less fixed Expense					
Rent		5,000	5,000	5,000	5,000
Electricity bill		3500	42,000	42,500	43000
Transportation		5,500	66,000	67,000	68000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		40,000	480,000	480,000	480,000
Entertainment		500	6,000	6,000	6,000
Generator		3000	36,000	36,000	36,000
Mobile bill		500	6,000	6,300	6500
Total fixed cost (D)		63,000	756,000	702,800	704,500
Net Profit (E)= [C-D]		35,000	420,000	532,000	592,040
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	420,000	532,000	592,040
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		400,000	732,000
	Total Cash Inflow	470,000	752,000	1,324,040
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	400,000	732,000	1,304,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 06 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

