

Proposed NU Business Name: **PORICHOY**



Project identification and prepared by: Md Nasir Uddin Sheikh,
Chagnolaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHSIN KOBIR
Age	:	24-09-1983 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brother & 3 Sisters
Address	:	Vill: PC road chotor road, P.O: Bondor, P.S: Chittagong city, Dist: Chittagong
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAHER SULTTANA
(iii) Father's name	:	MD ELIUS
(iv) GB member's info	:	Branch: Chagolnaiya, Centre # 05 (Female), Member ID: 1315/1, Group No: 06 Member since: 05-03- 2004 to 2010 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT /-
(v) Who pays GB loan installment	:	N/A
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-365936
Mother's Contact No.	:	01712-252181
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHER SULTTAN joined Grameen Bank since 06 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	:	PORICHOY
Location	:	Chagolnaiya, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 430,000/-(from existing business) 86% Required Investment BDT 70,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a Cosmetics shop.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

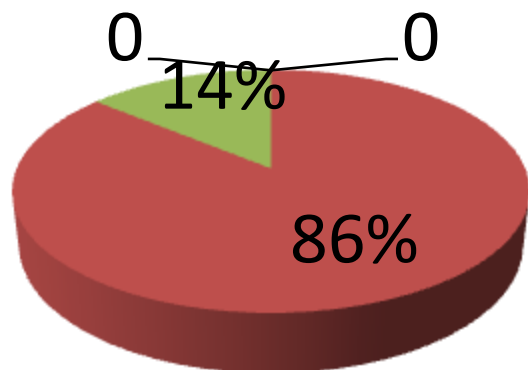
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cosmetics item	130,000	1,560,000
Bkash & load service	2,500	30,000
Total Sales (A)	132,500	1,590,000
Less. Variable Expense		
Cosmetics item	110,500	1,326,000
Total variable Expense (B)	110,500	1,326,000
Contribution Margin (CM) [C=(A-B)]	22,000	264,000
Less. Fixed Expense		
Rent	3,500	42,000
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	300	3,600
Entertainment	200	2,400
Guard	300	3,600
Total fixed Cost (D)	10,100	121,200
Net Profit (E) [C-D]	11,900	142,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetics Item	1	130000	130,000	1	70000	70,000	200,000
Load & Bkash	1	200000	200,000	0	0	0	200,000
Security	1	100000	100,000	0	0	0	100,000
Total	3	430000	430,000	1	70,000	70,000	500,000

Source of Finance



■ Entrepreneur's Contribution 430,000

■ Investor's Investment 70,000

■ Total 500,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Cosmetics item	160,000	1,920,000	2,016,000	2,116,800
Bkash & load service	2,500	30,000	31,500	33,075
Total Sales (A)	162,500	1,950,000	2,047,500	2,149,875
Less. Variable Expense				
Cosmetics item	136,000	1,632,000	1,713,600	1,799,280
Total variable Expense (B)	136,000	1,632,000	1,713,600	1,799,280
Contribution Margin (CM) [C=(A-B)]	26,500	318,000	333,900	350,595
Less. Fixed Expense				
Rent	3,500	42,000	42,000	42,000
Electricity Bill	500	6,000	13,000	14,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	400	4,800	5,500	6,000
Entertainment	200	2,400	3,000	4,000
Guard	300	3,600	3,600	3,600
Total Fixed Cost	10,300	123,600	132,600	135,600
Net Profit (E) [C-D]	16,200	194,400	201,300	214,995
Investment Payback		28,000	28,000	28,000

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	70,000		
1.2	Net Profit	194,400	201,300	214,995
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		166,400	339,700
	Total Cash Inflow	264,400	367,700	554,695
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)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	166,400	339,700	526,695

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 farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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অফিস ষ্টেশনারী, ফুল সামগ্রী,
নবী পার্কেট, সামসুল করিম

কাঁচের, কসমটিক, মোটর সামগ্রী
কলার রোল, কসমটিক, মোটর সামগ্রী

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FAMILY PICTURE

