

Proposed NU Business Name: ITTADI RECORDING & AUDIO DOKAN



Project identification and prepared by: Md. Anisur Rahman
Porshuram Unit, Feni

Project verified by: Shushanto Kumar bishas



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAMSUL ALOM MOJUMDAR
Age	:	31-05-1985(32 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brother 2 Sister
Address	:	Vill: Purbo Soliya P.O: Soliya P.S: Porshuram ,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	:	SOFORER NESA MOJUMDAR
(iii) Father's name	:	ABU BAKKAR SIDDIK MOJUMDAR
(iv) GB member's info	:	Branch: Porshu Ram Centre # 72 (Female), Member ID: 6511, Group No: 01 Member since: 2008(9Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 150000 ,Outstanding loan:110900
(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	:	1 years of Own business. 5 years of Others Business He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819837124
Father's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOFORER NESA MOJUMDAR joined Grameen Bank since 09 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

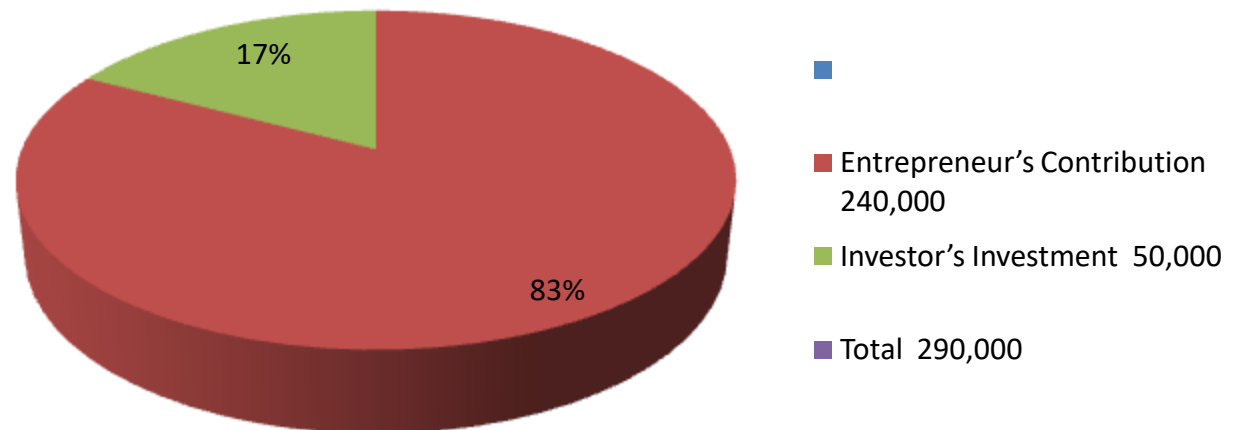
Proposed Nobin Udyokta Business Info

Business Name	:	ITTADI RECORDING & AUDIO DOKAN
Location	:	Main road bazar, porshuram baza, Feni
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 240000/- (from existing business) 83 % Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	13 ft x 17 ft= 204 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like, Cosmetics, Shoes, etc item.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in rent place.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cosmetics, Shoes, etc item.	2200	66000	792000
	0	0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Cosmetics, Shoes, etc item.	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contribution Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		2000	24000
Electric Bill		700	8400
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		150	1800
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		8450	101400
Net Profit (E)= [C-D]		4750	57000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmetics, Shoes, etc item.			190,000			50,000	240,000
			0			0	0
Security			50,000			0	50,000
	0	0	240,000	0	0	50,000	290,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cosmetics, Shoes, etc item.	2700	81000	972000	1020600	1071630
0	0	0	0	0	0
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
	2160	64800	777600	816480	857304
Total Variable Expense	2160	64800	777600	816480	857304
Contributon Margin (CM) [C=(A-B)]	540	16200	194400	204120	214326
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		700	8400	8700	9000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		150	1800	1800	1800
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		8450	101400	101800	102200
Net Profit (E)= [C-D]		7750	93000	97650	102533
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	93,000	97650	102532.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73000	150650
	Total Cash Inflow	143,000	170,650	253,183
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	73,000	150,650	233,183

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 5 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

