

Proposed NU Business Name: **GOODLUCK 1TO 99+**



Project identification and prepared by: MD.SHAIDUL AMIN
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Project verified by: Shusanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:TIPU
Age	:	02-04-1984(33 Years)
Education, till to date	:	Class-Six
Marital status	:	Married
Children	:	01 Daughter,01 Son
No. of siblings:	:	04 Brothers,02 Sisters
Address	:	Vill:Bawor pathar, P.O:Porshuram, 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	:	SURMA AKTER
(iii) Father's name	:	MD:MANNAN MIAH
(iv) GB member's info	:	Branch: Porshuram, Centre # 28(Female), Member ID:4064, Group No: 08 Member since: 02-01-2005-2010 (05 Years) First loan: BDT 5,000/- Existing loan: BDT 15,000/- Outstanding loan: 000/-
Further Information:		
(v) Who pays GB loan installment	:	Nil
(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	:	01years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01811272125
Mother's Contact No.	:	01849408496
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SURMA AKTER joined Grameen Bank since 12 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

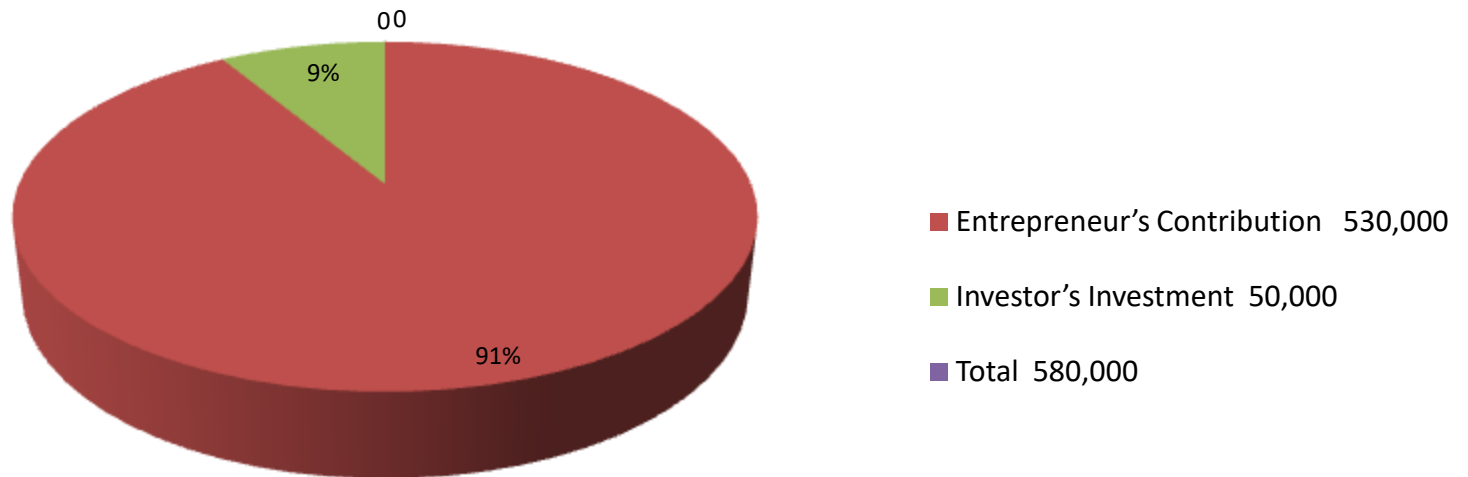
Business Name	:	GOODLUCK 1 TO 99+
Location	:	Mainroad,south bazar ,Porshuram,Feni.
Total Investment in BDT	:	BDT 5,80,000/-
Financing	:	Self BDT 530000(from existing business) 91% Required Investment BDT,50,000(as equity) 09%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 20 ft. = 200square ft
Security of the shop	:	400,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;plastic rack,bag,cosmetic,others..▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in renting place.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
plastic rack,bag,cosmetic,others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
plastic rack,bag,cosmetic,others	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		3050	36600
Electric Bill		600	7200
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		100	1200
Guard		100	1200
Generator		100	1200
Mobile Bill		300	3600
Total Fixed Cost (D)		14450	173400
Net Profit (E)= [C-D]		3550	42600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
plastic rack	0	0	5,000			0	5,000
bag	0	0	40,000			0	40,000
melamine set	0	0	6,000			20,000	26,000
khelna car	0	0	4,000			0	4,000
cosmetic	0	0	50,000			10,000	60,000
others	0	0	20,000			0	20,000
	0	0	0			20,000	20,000
	0	0	0			0	0
shows	0	0	5,000			0	5,000
security	0	0	400,000			0	400,000
Total	0	0	530,000	0	0	50,000	580,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
plastic rack,bag,cosmetic,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	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					
Rent		3050	36600	36600	36600
Electric Bill		600	7200	7500	7800
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		14450	172200	172720	173246
Net Profit (E)= [C-D]		8050	96600	101430	106502
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	96,600	101430	106501.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76600	158030
	Total Cash Inflow	146,600	178,030	264,532
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	76,600	158,030	244,532

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0Experience & Skill : 01 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Citholia mosque
road,Parshuram,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

