

Proposed NU Business Name: **NARIR MELA BOUTIQUES & BABY COLECTION**



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

Project verified by: Sushanto Kumar Biswash



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD NIJAMUL HAQUE
Age	:	28-10-1991 (26 Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	Son
No. of siblings:	:	3 Brothers & 1 Sisters
Address	:	Vill: bathania, P.O: Pahtannogor, P.S: Chagolnaiya, 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	:	BIBI AYESHA
(iii) Father's name	:	AMINUL HAQUE
(iv) GB member's info	:	Branch: Pahtannogor, Centre # 11 (Female), Member ID: 2327/1, Group No: 02 Member since: 10-03- 2005 to 2012 (07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT /-
(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	:	06 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.	:	01818-949753
Mother's Contact No.	:	01811-222059
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI AYESHA joined Grameen Bank since 013 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

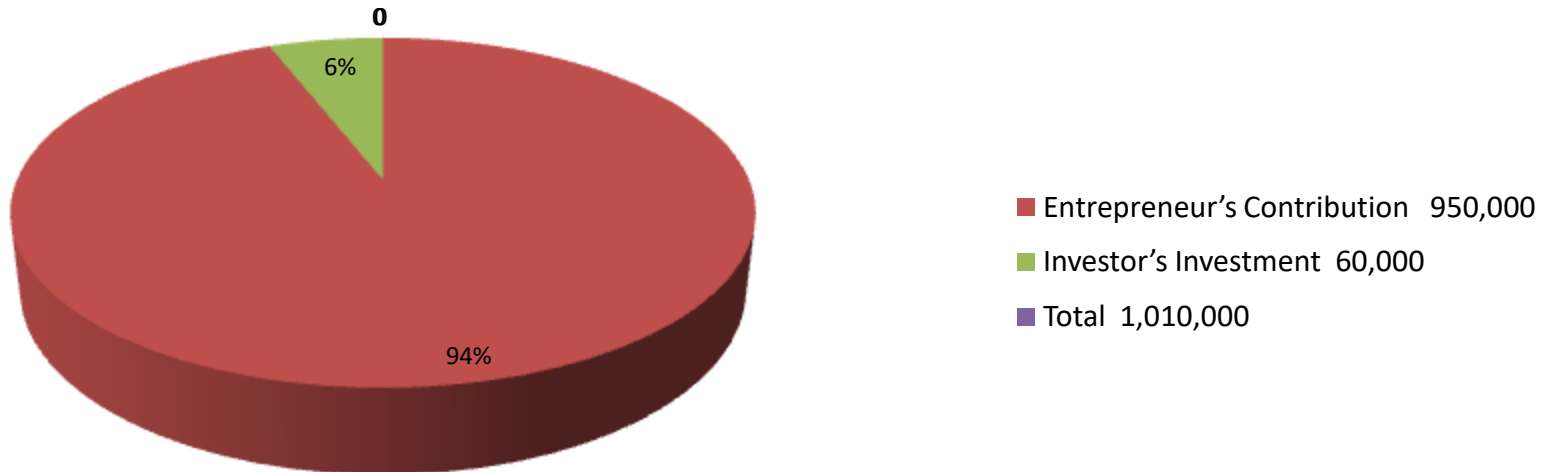
Proposed Nobin Udyokta Business Info

Business Name	:	NARIR MELA BOUTIQUES & BABY COLECTION
Location	:	New market, Chagalnaiya, Feni
Total Investment in BDT	:	BDT 10,10,000/-
Financing	:	Self BDT 9,50,000/-(from existing business) 94% Required Investment BDT 60,000/-(as equity) 6%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like three pis,baby item etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 1 employees.▪Collects goods from Feni.▪The shop is rent place.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
three pis,baby item etc	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
three pis,baby item etc	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		4500	54000
Electric Bill		500	6000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		4000	48000
Entertainment		100	1200
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		15000	180000
Net Profit (E)= [C-D]		3000	36000

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Three pis	250	1,200	300,000	40	1,200	48,000	348,000
baby item			0	1	12,000	12,000	12,000
security	1	650,000	650,000			0	650,000
			0			0	0
			0			0	0
			0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	251	651200	950,000	41	13,200	60,000	10,10,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
three pis,baby item etc	3300	99000	1188000	1247400	1309770
0	0	0	0	0	0
Total Sales(A)	3300	99000	1188000	1247400	1309770
Less Variable Expense (B)					
three pis,baby item etc	2640	79200	950400	997920	1047816
Total Variable Expense	2640	79200	950400	997920	1047816
Contributon Margin (CM) [C=(A-B)]	660	19800	237600	249480	261954
Less Fixed Expense					
Rent		4500	54000	54000	54000
Electric Bill		500	6000	6300	6600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		15000	176400	176920	177446
Net Profit (E)= [C-D]		4800	57600	60480	63504
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	57,600	60480	63504
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		33600	70080
	Total Cash Inflow	117,600	94,080	133,584
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	33,600	70,080	109,584

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:02
Experience & Skill : 6 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm; New market, Chagalnaiya,
Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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