

## Proposed NU Business Name: **GOLDER CROCARIZ**



Project identification and prepared by : Md: Musha Mia  
Khulna Unit, Khulna

Project verified by: : Md: Hafizur Rahman



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>BABLU GOLDER</b>
Age	:	06-01-1985(34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brothers 01 sister
Address	:	Vill: Zarvanga P.O:Jolma P.S:Botiagata Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ARUNA GOLDER</b>
(iii) Father's name	:	<b>LATE: SAILENDRONAT GOLDER</b>
(iv) GB member's info	:	Branch:Botiagata , Centre # 58(Female), Member ID: 6034, Group No: 09 Member since:14-05-2007 Not raning (10 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: Nill.
(v) Who pays GB loan installment	:	No
(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	:	09 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.	:	01999-626926
Family's Contact No.	:	01999-626927
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ARUNA GOLDER** Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BABLU CROCARIZ</b>
Location	:	Sachibunia Bazar,Botiagata,Khulna
Total Investment in BDT	:	BD 1,70,000
Financing	:	Self BDT 1,20,000(from existing business) 71% Required Investment BDT 50,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft x 15ft= 300 Square ft
Security of the shop	:	30,000 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods likes;Rice Cooker ,Plastic Chair, Rac,Bati,Hari,Patil etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Shop is Rented.</li><li>▪Collects goods from Khulna.</li><li>▪Agreed grace period is 3 months.</li></ul>

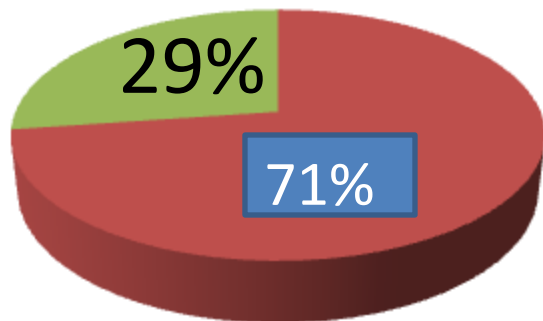
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice Cooker,Plastic Chair, Rac,Bati,Hari,Patil etc.	3,200	96,000	1,152,000
<b>Total Sales (A)</b>	3,200	96,000	1,152,000
<b>Less. Variable Expense</b>			
Rice Cooker,Plastic Chair, Rac,Bati,Hari,Patil etc.	1,260	15,120	1,81,440
<b>Total variable Expense (B)</b>	1,260	15,120	1,81,440
<b>Contribution Margin (CM) [C=(A-B)]</b>	4,80	14,400	1,72,800
<b>Less. Fixed Expense</b>			
Rent		1,000	12000
Electricity bill		8,00	9600
Transportation		1,200	14,400
Salary (self)		5,000	60,000
Entertainment		4,00	4,800
Guard		0	0
Genaretor		0	0
Mobile bill		5,00	6,000
<b>Total fixed Cost (D)</b>		<b>8,900</b>	<b>1,06,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,500</b>	<b>66,000</b>

## Investment Breakdown

Particulars	Existing				Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total	
Rice Cocar	3	1300	3900	Rice Cocar	10	1300	13000	16,900
Chair	100	350	35000	Chair	50	350	17500	52,500
Rac	10	500	5000	Rac	10	500	5000	10,000
Bati	50	350	17500	Bati	10	350	3500	21,000
Flax	20	350	7000	Flax	10	350	3500	10,500
Patil	30	350	10500	Patil	20	350	7000	17,500
Hotpot	6	450	2700	Hotpot	1	450	450	3,150
Others	0	0	8400		0	0	50	8,450
Security	0	0	30000		0	0	0	30,000
<b>Total</b>			<b>120,000</b>			<b>50,000</b>		<b>170,000</b>

## Source of Finance



**Entrepreneur Investment:**  
**1,20,000**  
**Investor Investment:50,000**  
**Total Investment:1,70,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year	3 rd year
<b>Revenue (sales)</b>					
Rice Cooker,Plastic Chair, Rac,Bati,Hari,Patil etc.	4,200	1,26,000	1,512,000	1,587,600	1,666,980
<b>Total Sales (A)</b>	4,200	1,26,000	1,512,000	1,587,600	1,666,980
<b>Less. Variable Expense</b>					
Rice Cooker,Plastic Chair, Rac,Bati,Hari,Patil etc.	3,570	1,07,000	1,285,200	1,349,460	1,416,933
<b>Total variable Expense(B)</b>	3,570	1,07,000	1,285,200	1,349,460	1,416,933
<b>Contribution Margin (CM) [C=(A-B)</b>	6,30	18,900	2,26,800	2,38,140	2,50,047
<b>Less. Fixed Expense</b>					
Rent		1,200	14,400	14,400	14,400
Electricity bill		8,00	9,600	9,800	10,000
Transportation		1,200	14,400	14,600	14,800
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		5,00	6,000	6,200	6,400
Guard		0	0	0	0
Genaretor		0	0	0	0
Mobile bill		7,00	8,400	8,600	8,800
<b>Total fixed Cost (D)</b>		<b>9,400</b>	<b>1,12,800</b>	<b>1,13,600</b>	<b>1,14,400</b>
<b>Net Profit (E) [C-D)</b>		<b>9,500</b>	<b>1,14,000</b>	<b>1,24,540</b>	<b>1,35,647</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>2 year (BDT)</i>	
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,14,000	1,24,540	1,35,647
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		94,000	1,98,540
	<b>Total Cash Inflow</b>	<b>1,64,000</b>	<b>2,18,540</b>	<b>3,34,187</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	0		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>94,000</b>	<b>1,98,540</b>	<b>3,14,187</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

























# FAMILY PICTURE

