

Proposed NU Business Name: **KORMAKAR DOKAN**



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Project verified by: Md. Abadat Hossain Sarkar



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

Name	:	<b>JOY KORMAKAR</b>
Age	:	10/04/1996( 21Years)
Education, till to date	:	Class-07
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brathers and o3 Sisters
Address	:	Vill: Jeetpur P.O: Matigonj, P.S: Sonagazi, 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	:	<b>JOYENTE RANI KORMAKAR</b>
(iii) Father's name	:	<b>MARON KORMAKAR</b>
(iv) GB member's info	:	Branch: Mongol kandi, Centre #60/(Female), Member ID: 6869/3, Group No: 01 Member since: 10-10-2007(10Years) First loan: BDT 7,000/-
Further Information:		Existing loan: BDT 35,000/- Outstanding loan: BDT 32690/-
(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	:	07 Years Experience 07 In Running Business. He has no Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01771-041648
Mother's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JOYANTE RANI KORMAKAR** joined Grameen Bank since 10 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

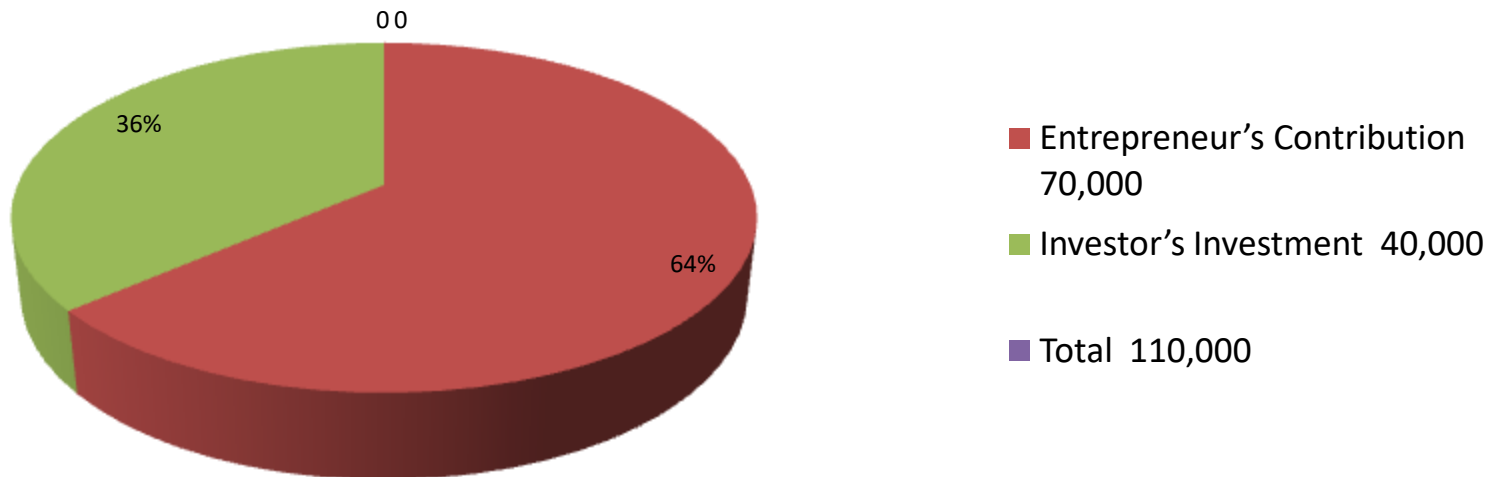
Business Name	:	<b>KORMAKAR DOKAN</b>
Location	:	Sonapur Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 1,20,000/-
Financing	:	Self BDT 70,000/- (From Existing Business)64% Required Investment Bdt,50,000(as Equity) 36%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	20 Ft X 10 ft. = 200 Square Ft
Security Of The Shop	:	25,000/
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Loha,Plastic, &amp; others.</li><li>▪Average 25% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing No Employee.</li><li>▪He Is Doing His Business In Rent Place.</li><li>▪Collects Goods From Feni.</li><li>▪Agreed Grace Period Is 3 Months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Loha,Plastic & Other	2000	60000	720000
	0	0	0
<b>Total Sales(A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Loha,Plastic & Other	1500	45000	540000
<b>Total Variable Expense</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>
<b>Less Fixed Expense</b>			
Rent		1500	18000
Electric Bill		750	9000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		150	1800
Generator		0	0
Mobile Bill		200	2400
<b>Total Fixed Cost (D)</b>		<b>8200</b>	<b>98400</b>
<b>Net Profit (E)= [C-D]</b>		<b>6800</b>	<b>81600</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Loha	0	0	25,000	0	0	20,000	45,000
Plastic	0	0	15,000	0	0	10,000	25,000
Silver	0	0	0	0	0	10,000	10,000
Others			5,000			0	5,000
Security			25,000			0	25,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>70,000</b>	<b>0</b>	<b>0</b>	<b>40,000</b>	<b>110,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Loha,Plastic & Other	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
silver disk,jug,paint,iron,electronic etc.	2250	67500	810000	850500	893025
<b>Total Variable Expense</b>	<b>2250</b>	<b>67500</b>	<b>810000</b>	<b>850500</b>	<b>893025</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>283500</b>	<b>297675</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		750	9000	9300	9600
Transportaion		500	6000	6300	6615
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		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>8200</b>	<b>98400</b>	<b>99100</b>	<b>99815</b>
<b>Net Profit (E)= [C-D]</b>		<b>14300</b>	<b>171600</b>	<b>180180</b>	<b>189189</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	171,600	180180	189189
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		155600	319780
	<b>Total Cash Inflow</b>	<b>211,600</b>	<b>335,780</b>	<b>508,969</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>155,600</b>	<b>319,780</b>	<b>492,969</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:01, Experience & Skill : 07Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Sonapur bazar, sonagazi,  
Feni.

Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







