

Proposed NU Business Name: LOVELY PACKAGING & AKORSHONIO STORE



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Sherpur Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MST LOVELY AKTER |
| Age | : | 22-05-1986 (30 Years) |
| Education, till to date | : | SSC |
| Marital status | : | Married |
| Children | : | 02 Sons |
| No. of siblings: | : | 01 Sister 01 Brother |
| Address | : | Vill: Bagra Bosoti P.O: Sherpur ; P.S: Sherpur ;Dist: Bogra |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | ARZINA BIBI |
| (iii) Father's name | : | MD JAKIRUL ISLAM |
| (iv) GB member's info | : | Branch: Garidaha, Sherpur, Centre # 07 (Female), Member ID: 1713 , Group No: 05 Member since: 20-03-2003 (05 Years) First loan: BDT 5000/- |
| Further Information: | | Existing loan: 10000 Outstanding loan: Nil |
| (v) Who pays GB loan installment | : | NA |
| (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 | : | 04 years experience in running business.02 Years in own business. He has no training |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01760-124739 |
| Family's Contact No. | : | 01731-243699 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ARZINA BIBI joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | LOVELY PACKEGING & AKORSHONIO STORE |
| Location | : | Joynob Plaza, Sherpur, Bogra |
| Total Investment in BDT | : | BDT 170,000/- |
| Financing | : | Self BDT 120,000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 18 ft= 180 square ft |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Tissue bag, Shopping bag, Cloth, Jacket etc ▪Average 35 b% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund 01 employee will be appointed. ▪The shop is Rent. ▪Collects goods from Bogra ▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------|--------|
| Revenue(Sales) | | | |
| Tissue bag, Shopping bag, Cloth, Jacket etc | 1500 | 45000 | 540000 |
| Total Sales (A) | 1500 | 45000 | 540000 |
| Less Variable Expense | | | |
| Tissue bag, Shopping bag, Cloth, Jacket etc | 975 | 29250 | 351000 |
| Total variable Expense (B) | 975 | 29250 | 351000 |
| Contribution Margin (CM) [C=(A-B)] | 525 | 15750 | 189000 |
| Less Variable Expense | | | |
| Rent | | 1,000 | 12000 |
| Electricity bill | | 200 | 2400 |
| Transportation | | 1,000 | 12000 |
| Salary (self) | | 5000 | 60000 |
| Entertainment | | 150 | 1800 |
| Guard | | 100 | 1200 |
| Mobile bill | | 200 | 2400 |
| Total fixed cost (D) | | 7,650 | 91800 |
| Net Profit (E)= [C-D] | | 8,100 | 97200 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|--------------------|-------------|------------|----------------|-------------|------------|---------------|----------------|
| | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed Total |
| | | | (BDT) | | | (BDT) | |
| Tissue Bag | 500 | 3 | 1,500 | 5000 | 3 | 15,000 | 16,500 |
| Shopping Bag | 1000 | 2 | 2,000 | 2000 | 4 | 8,000 | 10,000 |
| Paper Big | 500 | 5 | 2,500 | 1000 | 5 | 5,000 | 7,500 |
| Small cloth | 80 | 250 | 20,000 | 24 | 250 | 6,000 | 26,000 |
| Panjabi | 15 | 180 | 2,700 | 12 | 180 | 2,160 | 4,860 |
| Tep | 30 | 280 | 8,400 | 34 | 280 | 9,520 | 17,920 |
| Baby jacket | 6 | 350 | 2,100 | 1 | 4320 | 4,320 | 6,420 |
| Indian cloth | 6 | 600 | 3,600 | | | 0 | 3,600 |
| Indian small cloth | 18 | 650 | 11,700 | | | 0 | 11,700 |
| Others | 1 | 5500 | 5,500 | | | 0 | 5,500 |
| Security | 1 | 60000 | 60,000 | | | 0 | 60,000 |
| Total | 2157 | 0 | 120,000 | 8071 | 0 | 50,000 | 170,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|---|-------|---------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Tissue bag, Shopping bag, Cloth, Jacket etc | 2800 | 84000 | 1008000 | 1058400 | 1058400 |
| Total Sales (A) | 2800 | 84000 | 1008000 | 1058400 | 1058400 |
| Less Variable Expense | | | | | |
| Tissue bag, Shopping bag, Cloth, Jacket etc | 1820 | 54600 | 655200 | 687960 | 687960 |
| Total variable Expense (B) | 1,820 | 54600 | 655200 | 687960 | 687960 |
| Contribution Margin (CM) [C=(A-B) | 980 | 29400 | 352800 | 370440 | 370440 |
| Less Variable Expense | | | | | |
| Rent | | 1,000 | 12000 | 12,000 | 12,000 |
| Electricity bill | | 400 | 4800 | 5300 | 5300 |
| Transportation | | 1,300 | 15600 | 16,100 | 16,100 |
| Salary (self) | | 5000 | 60000 | 60,500 | 60,500 |
| Salary(Staff) | | 5000 | 60000 | 60000 | 60000 |
| Entertainment | | 150 | 1800 | 1800 | 1800 |
| Guard | | 100 | 1200 | 1200 | 1200 |
| Mobile bill | | 300 | 3600 | 3700 | 3700 |
| Total fixed cost (D) | | 13,250 | 94,200 | 156,900 | 156,900 |
| Net Profit (E)= [C-D] | | 16150 | 193800 | 213,540 | 213,540 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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

| SR# | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 2 (BDT)</i> |
|------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 193,800 | 213,540 | 213,540 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 173,800 | 367340 |
| | Total Cash Inflow | 243800 | 387,340 | 580880 |
| 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 | 20000 | 20000 |
| 3 | Net Cash Surplus | 173,800 | 367340 | 560880 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 04 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





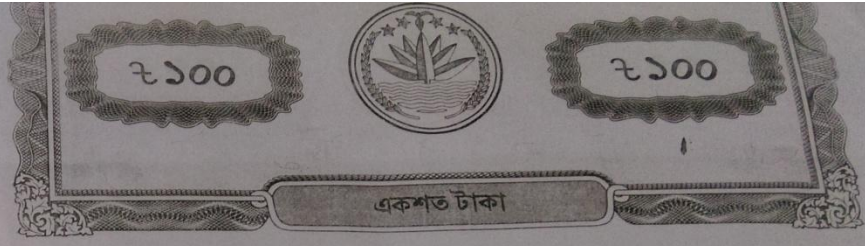




প্রত্যয়ন পত্র

আজকা মই মার্মা প্রত্যয়ন প্রমাণিত
মো মোছাঃ জয়নব বিবি চাওঁমাছ
জন্ম তারিখ - ১৩/০৭/১৯৬৫
০৫
২৫৫৫

২৫৫৫



কএঃ ৬৮৩৩৬৩৮

বিসমিল্লাহির রাহমানির রাহিম

জয়নব প্লাজার ঘর ভাড়ার চুক্তি পত্র

প্রথম পক্ষ (ঘর মালিক)

মোছাঃ জয়নব বিবি

ঃ আব্দুল মজিদ

দপ্তর পাতা পোস্টঃ শেরপুর

দ্বিতীয় পক্ষ (ঘর ভাড়াটিয়া)

মোছাঃ লাভলী আকতার

স্বামী ঃ মোঃ জাকিরুল ইসলাম

সাং- বাগড়া বসতি পোস্টঃ শেরপুর



শেরপুর পৌরসভা

বগড়া।

ড্রেড লাইসেন্স

লাইসেন্স নং...

অর্থ বছর ২০

ফরম ৭৫-২৬
শেরপুর পৌরসভার ৮৯নং ধারা অনুযায়ী।
সার্কেল নং.....০৫/১১/১০

১৯৭৭ সালের পৌরসভা অর্ডিন্যান্সের ৫৪ ধারা অনুযায়ী পেশা, ব্যবসার জন
যাহার মেয়াদ ৩০শে জুন ২০১৬-২০১৭ জুন পর্যন্ত বলবৎ থাকিবে
এতদ্বারা শেরপুর পৌরসভা কর্তৃপক্ষ মোঃ এ. এ. এ. মোঃ এ. এ. এ. মোঃ এ. এ. এ.
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চালাইবার জন্য ১৯৭৭ সালের পৌরসভা অর্ডিন্যান্সের ৫৪ ধারা অনুযায়ী লাইসেন্স
করিলেন এবং সেই বাবদ কর হিসাবে মোট টাকা ১০০০০/-
প্রাপ্তি স্বীকার করিলেন।

| | |
|-----|------|
| হার | টাকা |
|-----|------|

FAMILY PICTURE

