

Proposed NU Business Name: **SARKAR VARAITISE & GIFT KORNAR**



Project identification and prepared by: MD. Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	AKHIL CHANDRA SARKAR
Age	:	15-03-1987 (29 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Vill: Narhatto Hindu Para ,P.O: Narhatto,P.S: Dupchachia,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	:	SHANTI BALA
(iii) Father's name	:	TARAPOD SARKAR
(iv) GB member's info	:	Branch: Narhatto Kahalu, Centre # 07(Female), Member ID: 4011; Group No:10 Member since: 15-07-2003(08Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 300000, Outstanding loan: BDT NIL
(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 in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-345727
Mother's Contact No.	:	01774-650862
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

SHANTI BALA joined Grameen Bank since 08 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	:	SARKAR VARAITISE & GIFT KORNAR
Location	:	Dargarhat Bus Stand, Kahalu
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 200,000/-(from existing business) 74% Required Investment BDT 70,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 16 ft= 600square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Silver , plastic & Melemain Item etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 01 employees will be appointed.▪The shop is rented.▪Collects goods from Dupchachia & Bogra.▪Agreed grace period is 3 months.

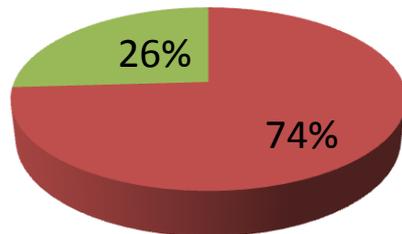
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Steel & Plastic item	4000	120000	1440000
Total sales (A)	4000	120000	1440000
Less Variable Exp.		0	0
Steel & plastic item	3400	102000	1224000
Total Variable exp. (B)	3400	102000	1224000
Contribution Margin CM [C= (A-B)]	600	18000	216000
less fixed exp.			0
Electricity bill		500	6000
Transportation		2500	30000
Salary (self)		5000	60000
Entertainment		2000	24000
Guard		600	7200
Mobile		600	7200
Total fixed cost (D)		11200	134400
Net Profit (E) [C-D]		6800	81600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Silver Item	350	150	50,000	0	0	0	50,000
Melemain	100	300	30,000	0	0	0	30,000
Plastic	500	100	50,000	300	100	30,000	80,000
Still	200	100	20,000	0	0	0	20,000
Show & Sandel	200	150	30,000	0	0	0	30,000
Electronic	40	500	20,000	20	500	10,000	30,000
Sid Dram	0	0	0	50	400	20,000	20,000
Bag	0	0	0	100	100	10,000	10,000
Total	1390		200,000	470	0	70000	270,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 70,000
- Total 270,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	Year 3
Revenew (sales)					
Steel & Plastic Item	6000	180000	2160000	2268000	2381400
Total Sales (A)	6000	180000	2160000	2268000	2381400
less variable Expenses		0	0	0	0
Steel & Plastic	51000	1530000	18360000	19278000	20241900
Total variable Expenses (B)	5100	153000	1836000	1927800	2024190
Contribution Margin (CM)= (A-B)	900	27000	324000	340200	357210
Less Fixed Expenses			0	0	0
Electricity bill		500	6000	6300	6615
Transportation		3000	36000	37800	39690
Salary (self)		5000	60000	63000	66150
Salary (staff)		3000	36000	37800	39690
Entertainment		2500	30000	31500	33075
Guard		600	7200	7560	7938
Mobile		800	9600	10080	10584
Total Fixed Cost		15400	184800	194040	203742
Net Profit (E) (C-D)		11600	139200	146160	153468
Investment Payback			32000	32000	32000

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

SR#	<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	70,000		
1.2	Net Profit	139200	146160	153468
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		111,200	229360
	Total Cash Inflow	209200	257360	382828
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	111,200	229360	354828

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 07 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









MAN

WOMAN

PANDA

PANDA

SHARIF Rice Cooker

Kiam Rice Cooker ENJOY YOUR LIFE

SHARIF Rice Cooker

SHARIF Rice Cooker

Taj Rice Cooker

CROWN Rice Cooker

SHARIF Rice Cooker

SHARIF Rice Cooker

SHARIF Rice Cooker

CROWN Rice Cooker

Bajaj Rice Cooker

SHARIF Soup Set

At

ANANDA Rice Cooker

Taj Rice Cooker

Taj Rice Cooker

ARABI Rice Cooker

ARABI Rice Cooker

ARABI Rice Cooker

SHARIF Rice Cooker

FAMILY PICTURE

