

Proposed NU Business Name: **PROTIM COKARISH**



Project identification and prepared by: Anisar Rahman,
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Project verified by: Shush anta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAJAN KORMOKAR
Age	:	01-01-1987(30Years)
Education, till to date	:	Class ten
Marital status	:	Married
Children	:	01Sone
No. of siblings:	:	01 Brothers,01 Sister
Address	:	Vill:North mohammedpur P.O: kollande, P.S: Shenbag, Dist: Nohakhali.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	UJJAL RANI KORMOKAR
(iii) Father's name	:	SUKUMER KORMOKAR
(iv) GB member's info	:	Branch:Kadra,shanbag, Centre #31 (Female), Member ID:3715, Group No: 06 Member since: 2008-2013 (5 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 10000/- Outstanding loan:0/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	NA
(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	:	03 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820611617
Family's Contact No.	:	01829968317
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

UJJAL RANI KORMOKAR joined Grameen Bank since 5 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

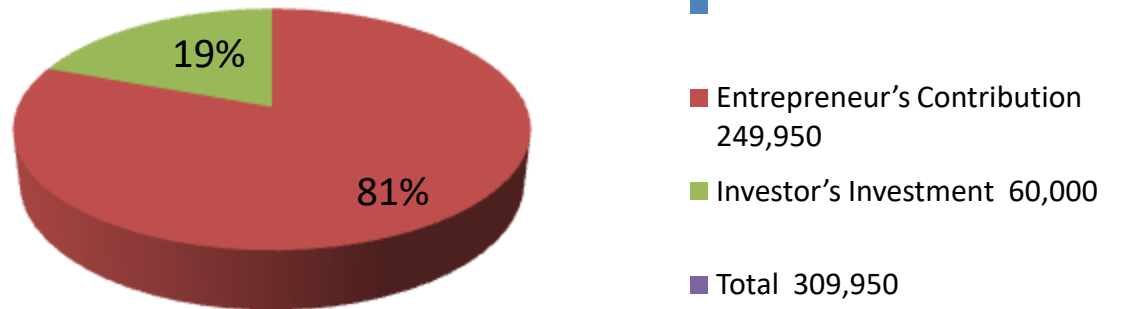
Business Name	:	PROTIM COKARISH
Location	:	Korish munshi south bazar,Dagonbhuyain,Feni.
Total Investment in BDT	:	BDT 309,950/-
Financing	:	Self BDT 249,950/- (from existing business) 84% Required Investment BDT 60,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Cokarish items,etc.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund 01 will be appointed▪Average 15% gain on sales▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cokarish items,etc.	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Cokarish items,etc.	3400	102000	1224000
Total variable Expense (B)	3400	102000	1224000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		1600	19200
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		80	960
Generator		210	2520
Mobile bill		500	6000
Total fixed cost (D)		8490	101880
Net Profit (E)= [C-D]		9510	114120

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Krokaries	25	700	17500	0	0	20000	37500
Chair	20	400	8000	0	0	0	8000
Rack	10	700	7000	0	0	0	7000
Plastice	0	0	40000	0	0	10,000	50,000
Flxe	5	350	1750	0	0	0	1,750
Tiffin box	8	400	3200	0	0	0	3,200
Balsha	5	500	2500	0	0	0	2,500
Loher items	0	0	30000	0	0	0	30,000
Others	0	0	20000	0	0	30,000	50,000
Security	0	0	120000	0	0	0	120,000
Total	0	0	249950	0	0	60,000	309,950



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Cokarish items,etc.	7420	222600	2671200	2804760	2944998
Total Sales (A)	7420	222600	2671200	2804760	2944998
Less Variable Expense					
Cokarish items,etc.	6307	189210	2270520	2384046	2503248.3
Total variable Expense (B)	6307	189210	2270520	2384046	2503248.3
Contribution Margin (CM) [C=(A-B)	1113	33390	400680	420714	441749.7
Less Variable Expense					
Rent		1600	19200	19200	19200
Electricity bill		500	6000	6200	6400
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		80	960	960	960
Generator		210	2520	2520	2520
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		14390	172680	173280	173880
Net Profit (E)= [C-D]		19000	228000	247434	267869.7
Investment Payback			24,000	24,000	24,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	228000	247434	267869.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		204,000	427,434
	Total Cash Inflow	288,000	451,434	695,303
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	204,000	427,434	671,303

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 03 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











