

Proposed NU Business Name: **TRACHMI FLOWER & GIFT CENTER**



Project identification and prepared by: Md. Nasir Khan
Donbari tangail
Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: LUTFOR RAHMAN
Age	:	06-08-1995(22 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Singata, P.O:Donbari, P.S:Donbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST : LAILI BEGUM
(iii) Father's name	:	MD : EDRICE HOSSAN
(iv) GB member's info	:	Branch: Chalash Modhupur ,Centre # 23 (Female), Member ID: 6571, Group No: 07 Member since: 2005-2017 raning(12 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 60,000 Outstanding loan:500,80 taka
(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..	:	

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	:	05 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01760-837159
Family's Contact No.	:	01727-871720
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. LAILI BEGUM Joined Grameen Bank Since 12 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business

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Proposed Nobin Udyokta Business Info

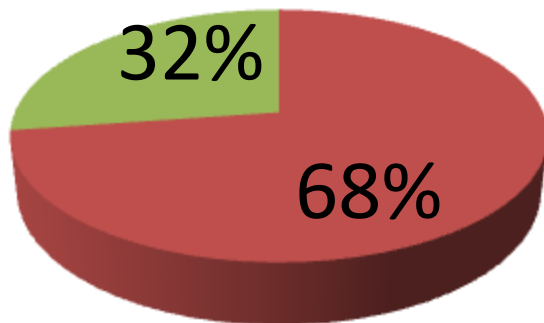
Business Name	:	TRACHMI FOLWER & GIFT CENTER
Location	:	Edgha rode Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 190,000
Financing	:	Self BDT 130,000(from existing business) 68% Investors Investment BDT 60,000(as equity)32 %
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12 ft x 15 ft= 180 Square ft
Security of the shop	:	40,000Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Flower's Gift items & Cosmetics etc . ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. Existing no Employee. ▪The Shop is Rented ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Flower's Gift items & Cosmetricks etc	2,500	75,000	900,000
	0	0	0
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Flower's Gift items & Cosmetricks etc	1,750	52,500	630,000
	0	0	0
Total variable Expense (B)	1,750	52,500	630,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		1,600	19,200
Electricity Bill		2,000	24,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Guard		200	24,000
Transportation		2,000	24,000
Entertainment		1,000	12,000
Salary (staff)		0	0
Genaretor		200	24,000
Total fixed Cost (D)		12,200	146,400
Net Profit (E) [C-D]		10,300	123,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rojonigondha	200p	5	1,000				1,000
Gholap	400p	5	2,000				2,000
Gift items			20,000				20,000
Cosmetricks			47,000			40,000	87,000
Biear items			20,000				20,000
Flower & others						20,000	20,000
Security			40,000				40,000
Total			130,000			60,000	190,000



**Entrepreneur
Investment:130,000
Investor Investment:60,000
Total Investment:190,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3th year
Revenue (sales)					
Flower's Gift items & Cosmetricks etc					
	3,000	90,000	1080,000	1134,000	1190,700
Total Sales (A)	3,000	90,000	1080,000	1134,000	1190,700
Less. Variable Expense					
Flower's Gift items & Cosmetricks etc					
	2,100	63,000	756,000	793,800	833,490
Total variable Expense(B)	2,100	63,000	756,000	793,800	833,490
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		1,600	19,200	19,200	19,200
Electricity Bill		2,000	24,000	25,000	26,000
Mobile Bill		200	2,400	2,500	2,600
Salary (self)		5,000	60,000	60,000	60,000
Transportation		2,000	24,000	26,000	28,000
Entertainment		1,000	12,000	12,000	12,000
Genaretor		200	24,00	24,00	24,00
Gurd		200	24,00	24,00	24,00
Total Fixed Cost		12,200	146,400	149,500	152,600
Net Profit (E) [C-D)		14,800	177,600	190,700	204,610
Investment Payback			24,000	24,000	24,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	177,600	190,700	204,610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		153,600	320,300
	Total Cash Inflow	237,600	344,300	524,910
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	153,600	320,300	500,910

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :05 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

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FAMILY PICTURE

