

Proposed NU Business Name: BIKROM ENTERPRIZE



Project identification and prepared by: Md.shirajul Islam
Keraniganj.

Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIPLOB CHANDRA DAS
Age	:	16-09-1992 (25Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brothers, 3 Sister
Address	:	Vill: Baghoir ,Rishipara P.O: Baghoir P.S: Keraniganj Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	DURGA RANI DAS
(iii) Father's name	:	GOKUL CHANDRA DAS
(iv) GB member's info	:	Branch :Teghariya Centre 2 (Female), Member ID: 1135/2, Group No: 05 Member since: 02-03-1992(08 years) First loan: BDT 3000
Further Information:		Existing loan: BDT Nill, Outstanding Loan: Nill
(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.)	:	No
Business Experiences and Training Info	:	07 years experience in running business.07 Years in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01982764741
Family's Contact No.	:	01927951805
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DURGA RANI DAS joined Grameen Bank since 08 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	BIKROM ENTERPRIZE
Location	:	Baghoir, Baghoir, Keraniganj, Dhaka
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 200000/- (from existing business) 77% Required Investment BDT 60,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 10 ft= 250 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Lather Business.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 02 employee.▪The shop is owned.▪Collects goods from Hajaribag.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Lether Business.	3800	114000	1368000
		0	0
Total Sales(A)	3800	114000	1368000
Less Variable Expense (B)			0
Lether Business.	3040	91200	1094400
Total Variable Expense	3040	91200	1094400
Contributon Margin (CM) [C=(A-B)]	760	22800	273600
Less Fixed Expense			
Rent		0	0
Electric Bill		400	4800
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		12000	144000
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		18300	219600
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Lather	100	2000	200,000	30	2000	60,000	260,000
							8,560
							0
Security						0	0
			0			0	0
	128	2000	200,000	30	2000	60,000	260000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Lether Business.	4300	129000	1548000	1625400	1706670
		0	0	0	0
Total Sales(A)	4300	129000	1548000	1625400	1706670
Less Variable Expense (B)					
Lether Business.	3440	103200	1238400	1300320	1365336
Total Variable Expense	3440	103200	1238400	1300320	1365336
Contributon Margin (CM) [C=(A-B)]	860	25800	309600	325080	341334
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		400	4800	5100	5400
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		12000	144000	144000	144000
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		18300	219600	220300	221015
Net Profit (E)= [C-D]		7500	90000	94500	99225
Investment Pay Back			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	90,000	94500	99225
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66000	136500
	Total Cash Inflow	150,000	160,500	235,725
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)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	66,000	136,500	211,725

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:02
Experience & Skill : 10 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







FAMILY PICTURE

