

Proposed NU Business Name: **M/S NEEDS ENTERPRISES**



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**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	RONI DAS
Age	:	15-03-1980(37 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	Null
No. of siblings:	:	1 Brother
Address	:	Vill: Baniyabari P.O: Elenga P.S:Kalihati Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	KIRON RANI DAS
(iii) Father's name	:	SUKUMAR DAS
(iv) GB member's info	:	Branch: Elenga, Centre # 39 (Female), Member ID: 2539, Group No: 04 Member since: 05-05-2005(12 Years) First loan: BDT 10000 Taka.
Further Information:		Existing loan: 200000, Outstanding loan: 94400
(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.)	:	None
Business Experiences and Training Info	:	16 years experience in running business. He has tarined 1 year
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-452395
Family's Contact No.	:	01725-307584
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KIRON RANI DAS Joined Grameen Bank Since 12 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

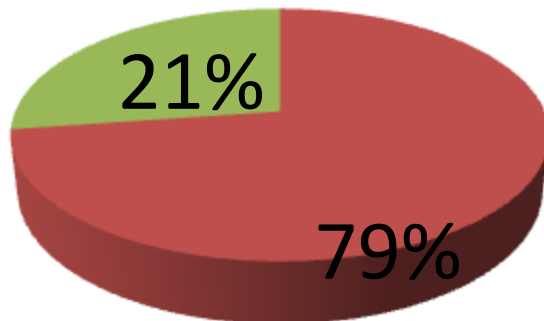
Business Name	:	M/S NEEDS ENTERPRISES
Location	:	Elenga Bazar,Tangail.
Total Investment in BDT	:	BDT 20100,000 Taka
Financing	:	Self BDT 1660,000 (from existing business) 79% Required Investment BDT 350,000(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	30 ft x 20 ft= 600 Square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soft drinks,Milk,noodles,shemai,Chips,tea bag,condence Milk, Etc.▪Average 5% gain on sales.▪The business is operating by entrepreneur. Existing 3 Employee.▪The Shop Is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft drinks,Milk,noodles,shemai,Chips,tea bag,condence Milk, Etc.	50,000	1,500,000	18000000
	0	0	0
	0	0	0
Total Sales (A)	50,000	1,500,000	18000000
Less. Variable Expense			
Soft drinks,Milk,noodles,shemai,Chips,tea bag,condence Milk, Etc.	47,500	1,425,000	17100000
	0	0	0
	0	0	0
Total variable Expense (B)	47,500	1,425,000	17100000
Contribution Margin (CM) [C=(A-B)]	2,500	75,000	900000
Less. Fixed Expense			
Rent		10000	120,000
Electricity Bill		0	0
Mobile Bill		600	7,200
Salary (self)		5000	60,000
Salary (stuff)		24000	288,000
Transportation		15000	180,000
Entertainment		2000	24,000
Genaretor		1000	12,000
Guard		400	4,800
Total fixed Cost (D)	0	58000	696,000
Net Profit (E) [C-D]		17,000	204,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
soft drinks	1500	500	750,000	500	500	250000	1,000,000
milk	20	8,300	166,000	0	0	0	166,000
noodles	280	370	103,600	0	0	0	103,600
shemai	80	1,300	104,000	80	1250	100000	204,000
chips	100	620	62,000			0	62,000
tea bag	30	6,600	198,000	0	0	0	198,000
Others	1	0	0				
condence milk	60	2,110	126,600	0	0	0	126,600
Sequiry	1	150000	150,000			0	150,000
Total	2072	169,800	1,660,000	580	1750	350000	2,010,000

Source of Finance



Entrepreneur
Investment:2010,000
Investor Investment:350,000
Total Investment:1660,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Soft drinks,Milk,noodles,shemai,Chips,tea bag,condence Milk, Etc.	55000	1650000	19800000	20790000	21829500
	0	0	0	0	0
		0	0	0	0
Total Sales (A)	55000	1650000	19800000	20790000	21829500
Less. Variable Expense		0	0	0	0
Soft drinks,Milk,noodles,shemai,Chips,tea bag,condence Milk, Etc.	52250	1567500	18810000	19750500	20738025
	0	0	0	0	0
		0	0	0	0
Total variable Expense (B)	52250	1567500	18810000	19750500	20738025
Contribution Margin (CM) [C=(A-B)]	2750	82500	990000	1039500	1091475
Less. Fixed Expense					
Rent		10000	120000	126000	132300
Electricity Bill		0	0	0	0
Mobile Bill		700	8400	8820	9261
Salary (self)		5000	60000	63000	66150
Salary(stuff)		25000	300000	315000	330750
Transportation		15000	180000	189000	198450
Entertainment		2100	25200	26460	27783
Generator		1000	12000	12600	13230
Gurd		400	4800	5040	5292
Depriciation		0	0	0	0
Total Fixed Cost		59200	710400	745920	783216
Net Profit (E) [C-D]		23300	279600	293580	308259
Investment Payback			140000	140000	140000

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	350,000		
1.2	Net Profit	279600	293580	308259
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		139600	293180
	Total Cash Inflow	629600	433180	601439
2	Cash Outflow			
2.1	Purchase of Product	350000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	140000	140000	140000
	Total Cash Outflow	490000	140000	140000
3	Net Cash Surplus	139600	293180	461439

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:3
Experience & Skill : 16 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

