

Proposed NU Business Name: LIZA CONFECTIONARY

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Brief Bio of The Proposed Nobin Udyokta

Name	:	NIZAM UDDIN
Age	:	13-03-1985 (34Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers, 3 Sisters
Address	:	Vill: Uttor char sohokari P.O: Kachari pukur P.S: Sonagazi Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MABIYA KHARUN
(iii) Father's name	:	LET. MUFI ULLAH
(iv) GB member's info	:	Branch : Chardarbesh, Sonagazi Centre 08 (Female), Member ID: 1136, Group No: 01 Member since: 16-06-2011(06 years) First loan: BDT 10000
Further Information:		Existing loan: BDT 30000, Outstanding Loan: 22080
(v) Who pays GB loan installment	:	Brother
(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	:	08 years experience in running business.08 Years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01860138680
Family's Contact No.	:	01872481910
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MABIYA KHARUN joined Grameen Bank since 06 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

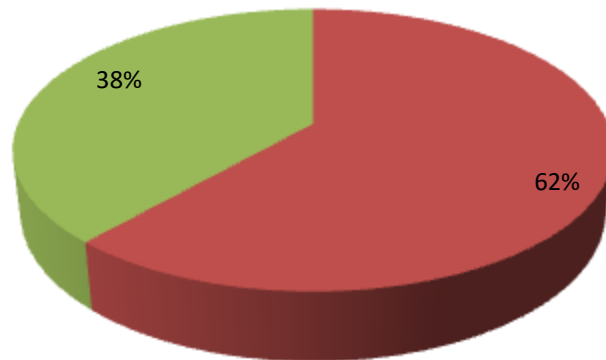
Proposed Nobin Udyokta Business Info

Business Name	:	LIZA CONFECTIONARY
Location	:	Karmatiya bazar ,Sonagazi, Feni
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30ft x 10 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like – Drinks, Juice, Chanachur, Minarel Water, Dodhi roshmalai, Chieps, Icecream, e.t.c▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Feni▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	2400	72000	864000
	0	0	0
Total Sales(A)	2400	72000	864000
Less Variable Expense (B)			0
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,Icecream,e.t.c	1920	57600	691200
Total Variable Expense	1920	57600	691200
Contributon Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
Rent		1500	18000
Electric Bill		1800	21600
Transportaion			0
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		300	3600
Guard		300	3600
Generator		500	6000
Mobile Bill		300	3600
Total Fixed Cost (D)		9700	116400
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Drinks			15,000			50,000	65,000
Juice			5,000			0	5,000
Chanachur			5,000			0	5,000
Water			5,000			0	5,000
Dodhi roshmalai			10,000			0	10,000
Chieps			5,000			0	5,000
Icecream			15,000			0	15,000
			0			0	0
Security			20,000			0	20,000
			0			0	0
	0	0	80,000	0	0	50,000	130,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,lcecream,e.t.c	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Drinks,Juice,Chanachur, Minarel Water,Dodhi roshmalai, Chieps,lcecream,e.t.c	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		1800	21600	21900	22200
Transportaion			0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment		300	3600	3600	3600
Gard		300	3600	3600	3600
Generator		500	6000	6000	6000
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9700	110400	110800	111200
Net Profit (E)= [C-D]		8300	99600	104580	109809
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	99,600	104580	109809
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79600	164180
	Total Cash Inflow	149,600	184,180	273,989
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	79,600	164,180	253,989

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family: 0 Others: 0
Experience & Skill : 08 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