

**Proposed NU Business Name: ONE TO NINE HUNDRAD NINTY NINE GIFT SHOP**



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Dagonvuiyan Unit, Feni

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**Brief Bio of The Proposed Nabin Udyokta**

Name	:	<b>MOHAMMAD ALI</b>
Age	:	01-01-1986 (31 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers
Address	:	Vill: koromullahpur, P.O: Dagonbhuyain, P.S: Dagonbhuyain, 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	:	<b>ALAYFA KHATUN</b>
(iii) Father's name	:	<b>ABDUL ROB</b>
(iv) GB member's info	:	Branch: Dagonvuiyan, Centre # 01(Female), Member ID: 1283, Group No: 02 Member since: 2000 to 2008till (08Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan:Nil
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	07years experience in running business. 03 Years in own business. He has 04 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	-
Entrepreneur Contact No.	:	01827748152
Family's Contact No.	:	01811848964
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

**ALAYFA KHATUN** joined Grameen Bank since 08 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

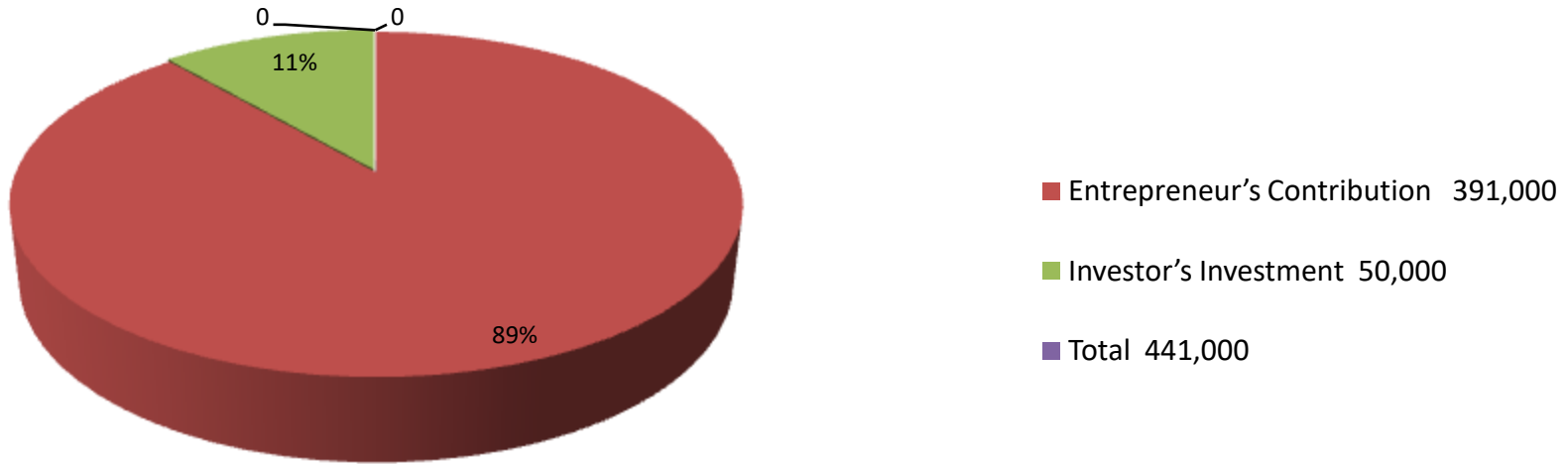
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ONE TO NINE HUNDRAD NINTEE NINE GIFT SHOP</b>
Location	:	Ataturk school market , Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 441,000/-
Financing	:	Self BDT 391,000/-(from existing business) 89% Required Investment BDT 50,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security	:	BDT 200,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Gifts&amp; Cosmetics item etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪One will be appointed after receiving equity money</li><li>▪The shop is Rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Gifts& Cosmetics item etc	5,000	150000	1800000
<b>Total sales (A)</b>	5000	150000	1800000
<b>Less Variable Exp.</b>			
Gifts& Cosmetics item etc	4000	120000	1440000
<b>Total Variable exp. (B)</b>	4000	120000	1440000
<b>Contribution Margin CM [C= (A-B)</b>	1000	30000	360000
<b>less fixed exp.</b>			
Rent		3500	42000
Electricity bill		1000	12000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		50	600
Generator		300	3600
Mobile bill		500	6000
<b>total fixed cost (D)</b>		11650	139800
<b>Nit profit</b>		18350	220200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
School Bag	100	500	50000	50	500	25000	75000
Cosmetic	0	0	100000	0	0	25000	125000
Play Car	80	200	16000	0	0	0	16000
Show pices	100	100	10000	0	0	0	10000
Others		0	15000	0	0	0	15000
Security	0	0	200000	0	0	0	200000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>391000</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>441000</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Gifts& Cosmetics item etc	6200	186000	2232000	2343600	2460780
<b>Total Sales (A)</b>	6200	186000	2232000	2343600	2460780
less variable Expenses					
Gifts& Cosmetics item etc	4960	148800	1785600	1874880	1968624
Total variable Expenses (B)	4960	148800	1785600	1874880	1968624
<b>Contribution Margin (CM)= (A-B)</b>	1240	37200	446400	468720	492156
<b>Less Fixed Expenses</b>					
Rent		3500	42000	42000	42000
Electricity bill		1500	18000	18500	19000
Transportation		1500	18000	18500	19000
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		50	600	600	600
Generator		300	3600	3600	3600
Mobile bill		700	8400	8600	8800
Total Fixed Cost		17850	214200	224910	236155.5
<b>Net Profit (E) (C-D)</b>		19350	232200	243810	256000.5
Investment Payback			<b>24000</b>	<b>24000</b>	<b>24000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	232200	243810	256000.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		212,200	436,010
	<b>Total Cash Inflow</b>	282,200	456,010	692,011
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
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	212,200	436,010	672,011

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill :07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

















# FAMILY PICTURE

