

Proposed NU Business Name: S.R. OLONGKAR NIKETON



Project identification and prepared by: Md. Habibullah
Kaliganj Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHUSHMIT KARMAKER
Age	:	03/10/1997 (21 Years)
Education, till to date	:	B.Sc
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Brother
Address	:	Vill: Kolapatua ,P.O: Kolapatua, P.S: Kaliganj, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHIKHA RANI KARMAKER
(iii) Father's name	:	RANJAN KARMAKER
(iv) GB member's info	:	Branch: Jangalia, Centre # 11 (Female), Member ID: 1560, Group No: 03 Member since: 03/01/2006 to 2018(12 Years) First Loan: BDT 5,000 /-, Existing Loan:BDT 100,000/- Outstanding Loan: BDT 99,095/-
Further Information:		
(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.)	:	Nil
Business Experiences and Training Info	:	4 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-800108
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kaliganj Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHIKHA RANI KARMAKER joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

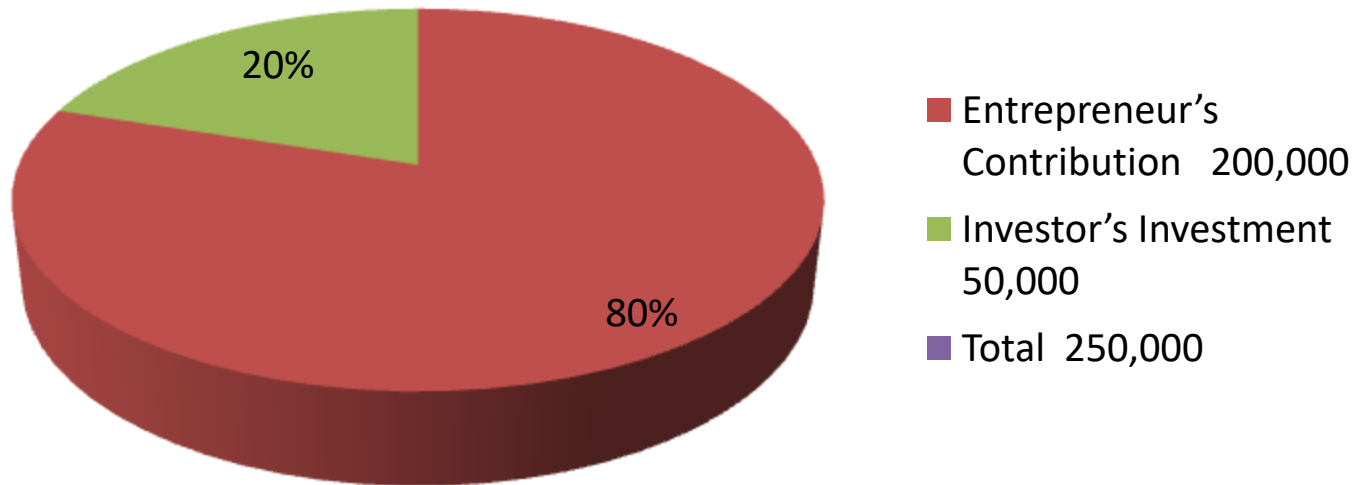
Proposed Nobin Udyokta Business Info4

Business Name	:	S.R. OLONGKAR NIKETON
Location	:	Dolan Bazar, Kaliganj
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200,000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft = 150 sq. ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in jewellery items.▪Average 15% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Jewellery Items	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Gold, Silver etc	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5500	66000
Net Profit (E)= [C-D]		12500	150000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gold	4	38,500	154,000			50,000	204,000
Silver	30	500	15,000	0	0	0	15,000
Others	0	0	31000			0	31,000
			200,000			50,000	250000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Jewellery Items	5500	165000	1980000	2079000	2182950
	0	0	0	0	0
Total Sales(A)	5500	165000	1980000	2079000	2182950
Less Variable Expense (B)					
Gold, Silver etc	4675	140250	1683000	1767150	1855508
Total Variable Expense	4675	140250	1683000	1767150	1855508
Contributon Margin (CM) [C=(A-B)]	825	24750	297000	311850	327443
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5500	66000	66400	66800
Net Profit (E)= [C-D]		19250	231000	242550	254678
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	231,000	242550	254677.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		211000	433550
	Total Cash Inflow	281,000	453,550	688,228
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	211,000	433,550	668,228

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0;
Experience & Skill : 4 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







