

Proposed NU Business Name: **SHOILPIK CHOA SHARI & SELAI GHOR**



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Dakshinkhan Unit, Dhaka
Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHANAZ
Age	:	28-01-1998 (18Years)
Education, till to date	:	S S C
Marital status	:	Single
Children	:	nill
No. of siblings:	:	02 Sisters
Address	:	Vill: 261,Askona P.O Askona, P.S: Dakshinkhan, 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	:	RINA BAGEM
(iii) Father's name	:	MD:HABIB MATTABOR
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 89 (Female), Member ID: 9731, Group No: 07 Member since: 01-08-2006 (09Years) First loan: BDT 5,000 /-
Further Information:		Exiting loan : BDT 100000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	No
(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 Own Business Experiences	:	04 years experience in running business. 02 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	ONE
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01792-411997
Family's Contact No.	:	01990-262055
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RINA BAGEM joined Grameen Bank since 09 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 Info

Business Name	:	SHOILPIK CHOA SHARI & SELAI GHOR
Location	:	Self home,Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 50,000/-
Financing	:	Self BDT 10,000/- (from existing business) 20% Required Investment BDT 40,000/- (as equity) 80%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	Home
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three pice & Shari etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Bonggo Baazar, Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

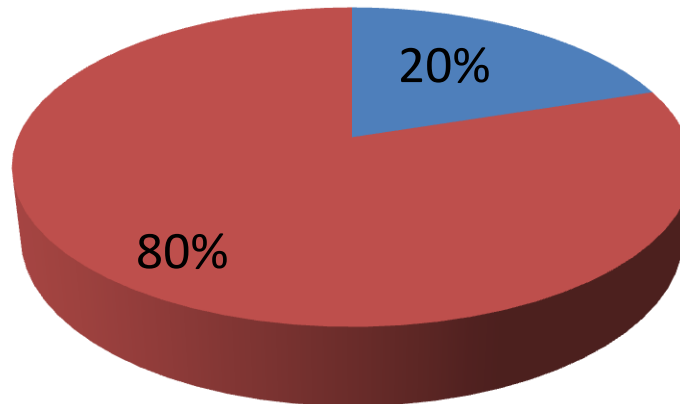
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three pice,Shari etc	800	24,000	288,000
Sweing	100	3,000	36,000
Total Sales (A)	900	27,000	324,000
Less. Variable Expense			
Three pice,Shari etc	640	19,200	230,400
Total variable Expense (B)	640	19,200	230,400
Contribution Margin (CM) [C=(A-B)]	260	7,800	93,600
Less. Fixed Expense			
Mobile Bill		300	3,600
Salary (self)		4,000	48,000
Total fixed Cost (D)		4,300	51,600
Net Profit (E) [C-D]		3,500	42,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Quantity	Price	Unit Price	Quantity	Price	Unit Price	
Three Pice	6	600	3600	20	1000	20,000	23,600
Shari	6	400	2400	10	800	8,000	10,400
Lungi			0	10	500	5,000	5,000
Sewing Machine			4000	others		7,000	11,000
Total			10,000			40,000	50,000

Source of Finance

■ Entrepreneur's contibution 10000
 ■ Investor's Investment 40000
 ■ Total 50000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Three pice,Shari etc	1,200	36,000	432,000	453,600
Sweing	120	3,600	43,200	45,360
Total Sales (A)	1,320	39,600	475,200	498,960
Less. Variable Expense				
Three pice,Shari etc	960	28,800	345,600	362,880
Total variable Expense (B)	960	28,800	345,600	362,880
Contribution Margin (CM) [C=(A-B)	360	10,800	129,600	136,080
Less. Fixed Expense				
Mobile Bill		360	4,320	4,536
Salary (self)		4,000	48,000	48,000
Non Cash Item				
Depreciation		67	800	800
Total Fixed Cost		4,427	53,120	53,336
Net Profit (E) [C-D)		6,373	76,480	82,744
Investment Payback			24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	76,480	82,744
1.3	Depreciation (Non cash item)	800	800
1.4	Opening Balance of Cash Surplus		53,280
	Total Cash Inflow	117,280	136,824
2	Cash Outflow		
2.1	Purchase of Product	40,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000
	Total Cash Outflow	64,000	24,000
3	Net Cash Surplus	53,280	112,824

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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





WALTON

shila

Dandia
Bitter Tastes
The Original
Biscuits





FAMILY PICTURE

