

Proposed NU Business Name:

**UZZAL LAKRI AROT**

# ২য় দফা আবেদন

Project identification and prepared by: Md Aminul islam,  
Jamurki Unit, Dhaka

Project verified by: Md. Mijanur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD UZZAL MIA</b>
Age	:	25-08-1988 (29 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 DAUGHTER
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Tatsri P.O: Lauhati, P.S: Delduar, Dist: Tanggail
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>MST HASHNA BEGUM</b>
(iii) Father's name	:	<b>SHOBOL KHAN</b>
(iv) GB member's info	:	Branch: Bashon Gazipur, Centre # 06 (Female), Member ID: 10381, Group No: 09 Member since: 05-03-2005 (11 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 17,240/-
(v) Who pays GB loan installment	:	Mother
(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	:	Ten years experience in running business. He has no training
Other Own/Family Sources of Income	:	Car business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-473997
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MOST. Hahaha begum joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAMUN VARIETIES STORE</b>
Location	:	Lauhati bazar , delduar , tangail
Total Investment in BDT	:	BDT 480,000
Financing	:	Self BDT 320000 (from existing business) 75% Required Investment BDT 1,60,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 10000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing, Lakri etc.</li> <li>▪Average 25% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing one employee.</li> <li>▪He is doing his business in his own place.</li> <li>▪Collects goods from Joydebpur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

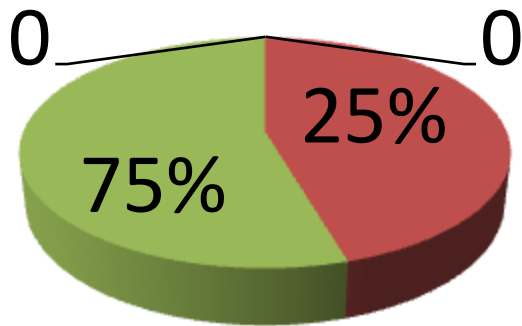
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Lakri	2,700	81,000	972,000
	2,700	81,000	972,000
<b>Less. Variable Expense</b>			
Lakri	1,890	56,700	680,400
<b>Total variable Expense (B)</b>	<b>1,890</b>	56,700	680,400
<b>Contribution Margin (CM) [C=(A-B)</b>	810	24,300	291,600
<b>Less. Fixed Expense</b>			
Rent		2,500	30,000
Electricity Bill		-	-
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (stuff)		5,000	60,000
Entertainment		500	6,000
Guard		-	-
Generator Bill		-	-
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>15,300</b>	<b>183,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,000</b>	<b>108,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Lakri			300,000	-	-	160,000	460,000
			-				-
			-			-	-
security			20,000			-	20,000
			<b>320,000</b>			<b>160,000</b>	<b>480,000</b>

## Source of Finance



Entrepreneur Contribution	320,000
Investors Investment	160,000
Total Investment	480,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd year</b>
<b>Revenue (sales)</b>					
Lakri	3,200	96,000	1,152,000	1,209,600	1,270,080
<b>Total Sales (A)</b>	3,200	96,000	1,152,000	1,209,600	1,270,080
<b>Less. Variable Expense</b>					
Lakri	2,240	67,200	806,400	846,720	889,056
<b>Total variable Expense (B)</b>	<b>2,240</b>	67,200	806,400	846,720	889,056
<b>Contribution Margin (CM) [C=(A-B)]</b>	960	28,800	345,600	362,880	381,024
<b>Less. Fixed Expense</b>					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		-	-	-	-
Transportation		2,000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (stuff)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Guard		-	-	-	-
Generator Bill		-	-	-	-
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>15,300</b>	<b>183,600</b>	<b>183,600</b>	<b>183,600</b>
<b>Net Profit (E) [C-D]</b>		<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>162,000</b>
<b>Payback</b>			<b>64,000</b>	<b>64,000</b>	<b>64,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1	Investment Infusion by Investor	160,000		
1	Net Profit	162,000	170,100	162,000
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		98,000	204,100
	<b>Total Cash Inflow</b>	<b>322,000</b>	<b>268,100</b>	<b>366,100</b>
<b>2</b>	<b>Cash Outflow</b>			
2	Purchase of Product	160,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	64,000	64,000	64,000
	<b>Total Cash Outflow</b>	<b>224,000</b>	<b>64,000</b>	<b>64,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>98,000</b>	<b>204,100</b>	<b>302,100</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 03 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

Pictures



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# প্রাথমিক শক্তি সামাজিক উন্নয়ন

## প্রস্তাবিত নবীন উদ্যোগ

প্রকল্পের নাম:

উজ্জ্বল নারী উদ্যোগ

ইউনিটের নাম:

স্বাধীন ইউনিট-১, গঙ্গা

উদ্যোগের সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম:

বয়স:

জন্ম তারিখ: ০৫/০৫/১৯৮৫

শিক্ষাগত যোগ্যতা:

এম.এম.সি.











