

M/S NEEDS ENTERPRISE



28th SB Design Lab (executive session)
07th September, 2014 at Yunus Centre

Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	RONY DAS
Age	:	15-04-1980 (34 Years)
Marital status	:	Married
Children	:	1
No. of siblings:	:	2 Brothers
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. KIRON RANEE DAS
(iii) Father's name	:	Mr. SHUKUMAR DAS
(iv) GB member's info	:	Branch: Elenga Kalihati Centre # 39 (Female), Member ID.: 2539, Group No: 04 Member since 01-04-2005 (9 Years), First loan:4,000 taka.
Further Information:	:	Existing loan: .2,25,000 Tk Outstanding: 1,85,400 taka
(v) Who pays GB loan installment	:	Father 1,75,000. & Entrepreneur 50,000
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc..	:	Nil
Education, till to date	:	Class Nine Pass

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Currently run a whole sale business
Business Experiences and Training Info	:	Seven years experience in running business. He is now interested to scale up his business.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-452395, 01979-452395
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Kiron Ranee Das is a member of Grameen Bank since 9 years. At first she was took 4,000 taka loan from Grameen Bank. Her husband using this loan in vegetables sales business & payment installment. Then gradually mother has taken several times GB loan, Utilize loan in her son Needs Enterprise business & paid installment. She also purchase land, & made a house. Finally she is a successful member of Grameen Bank who is improve livelihood successive.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S NEEDS ENTERPRISE
Address/ Location	:	Vill: Baniabari, P.O: Elenga P.S: Kalihati Dist: Tangail
Total Investment in BDT	:	5,00,000 taka
Financing	:	Self BDT 2,50,000 (from existing business) 50% Required Investment BDT 2,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	6,000 Taka
Implementation	:	The business is planned to be scaled up by investment in existing products like; Soft drinks, Biscuit, Cosmetics & various confectionary item. The targeting breakeven point is within the first year & payback period is estimated to be three years.

PROJECT SUMMERY



- ✓ Running a wholesale business with an experience of seven years.
- ✓ Wholesaler of Soft drinks, Biscuit, Cosmetics & various confectionary item
- ✓ Average 8% gain on purchase.
- ✓ Business will be increase from the second year 5% gradually.
- ✓ The Business is operate by the entrepreneur. Existing two employee.
- ✓ The entrepreneur has no other business.
- ✓ The shop is rent.

Existing Business

BDT (TK)

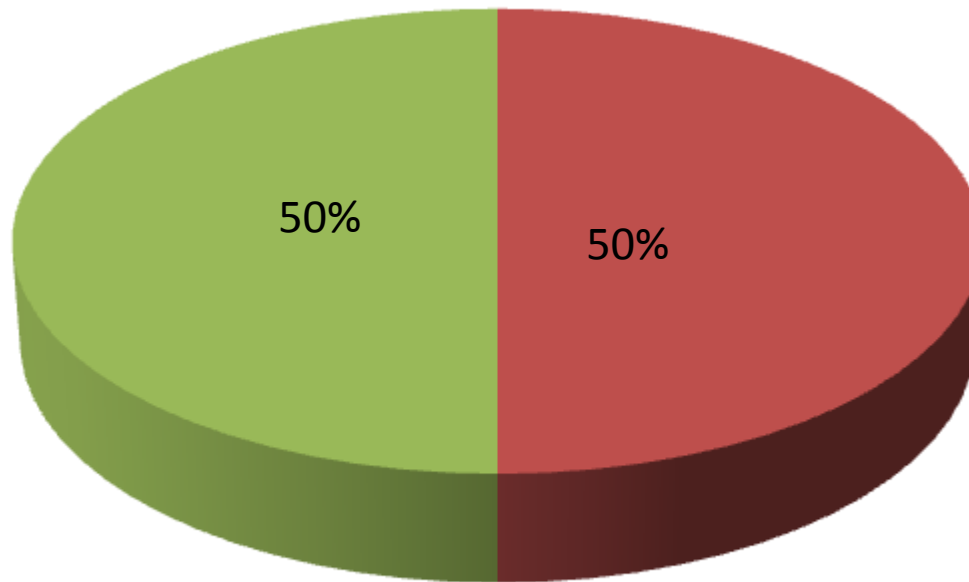
Particular	Daily	Monthly	Yearly
Revenue (sales)			
RC Cola, Pran Juice, Chips, Potato Ketchup	5,400	162,000	1,944,000
Chanachur, Tea bag, Biscuit, Water, Milk etc	4,320	129,600	1,555,200
Total Sales (A)	9,720	291,600	3,499,200
Less. Variable Expense			
RC Cola, Pran Juice, Chips, Potato Ketchup	5,000	150,000	1,800,000
Chanachur, Tea bag, Biscuit, Water, Milk etc	4,000	120,000	1,440,000
Total variable Expense (B)	9,000	270,000	3,240,000
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200
Less. Fixed Expense			
Rent		3,000	36,000
Salary (staff)2		8,000	96,000
Electricity Bill		300	3,600
Guard		100	1,200
Mobile Bill		500	6,000
Transportation		1,000	12,000
Entertainment & Others		500	6,000
Total fixed Cost (D)		13,400	160,800
Net Profit (E) [C-D]		8,200	98,400

Investment Breakdown

Particulars	Existing	proposed	proposed Total
Pran Juice, Various Juice & Potato	1,30,000	1,30,000	2,60,000
Soft Drinks, Water, Biscuit, Chips	1,10,000	1,20,000	2,30,000
Van (2)	10,000	-	10,000
Total	2,50,000	2,50,000	5,00,000

Source of Finance

-
- Entrepreneur's Contribution 250,000
- Investor's Investment 250,000
- Total 500,000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
RC Cola, Pran Juice, Chips, Potato Ketchup	8,640	259,200	3,110,400	3,265,920	3,429,216
Chanachur, Tea bag, Biscuit, Water, Milk etc	7,560	226,800	2,721,600	2,857,680	3,000,564
Total Sales (A)	16,200	486,000	5,832,000	6,123,600	6,429,780
Less. Variable Expense					
Soft Drinks, Biscuit, Chanachur, Chips, Rice	8,000	240,000	2,880,000	3,024,000	3,175,200
Juice, Tea Pack, Powder Milk, Sugar, Flour betc	7,000	210,000	2,520,000	2,646,000	2,778,300
Total variable Expense (B)	15,000	450,000	5,400,000	5,670,000	5,953,500
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		3,000	36,000	37,800	39,690
Electricity Bill		400	4,800	5,040	5,292
Guard		100	1,200	1,260	1,323
Mobile Bill		600	7,200	7,560	7,938
Salary (staff)		8,000	96,000	100,800	105,840
Salary (self)		6,000	72,000	75,600	79,380
Transportation		1,500	18,000	18,900	19,845
Entertainment, SMS Monitoring & Others		1,000	12,000	12,600	13,230
Non Cash Item:					
Depreciation		83	1,000	1,000	1,000
Total Fixed Cost		20,683	248,200	260,560	273,538
Net Profit (E) [C-D]		15,317	183,800	193,040	202,742
Investment Payback			100,000	100,000	100,000

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit (Ownership Tr. Fee added back)	183,800	193,040	202,742
1.3	Depreciation (Non cash item)	1,000	1,000	1,000
1.4	Opening Balance of Cash Surplus		34,800	128,840
	Total Cash Inflow	434,800	228,840	332,582
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan	50,000	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	400,000	100,000	100,000
3	Net Cash Surplus	34,800	128,840	232,582

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:2
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience;
Trade License own name

WEAKNESS

Credit Sales

OPPORTUNITIES

Huge demand in the community
Location of shop;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures







PICTURE OF NOBIN UDYOKTA & MOTHER



TRADE LICENSE

ক্রমিক নং-

895

ফরম নং-২৬

শ্রীমতী পৌরসভা

কালিহাতি, টাঙ্গাইল।

সন : ২০২২-২৬

লাইসেন্স নম্বর

৮৯৫

১৭-০১-২ সনের ৩২, এল, জি, নং সরকারী নোটিফিকেশন এবং ১৯৬০ সনের পৌর কর ধার্য আইনের বিধান মতে

ব্যবসা লাইসেন্স

লাইসেন্সধারীর নাম : শ্রীমতী নিতম্ব এন্টার প্রাইভেট

প্রোগ্রাইটার : রানি দাস

ঠিকানা : ৩ নং বাজার, শ্রীমতী, কালিহাতি, টাঙ্গাইল।

ব্যবসার ধরণ : পারিবেশ

মেয়াদ উত্তীর্ণের তারিখ : ৩০ জুন ২০১৬ খ্রিঃ পর্যন্ত।

	বেট	মোট টাকা
লাইসেন্স ফি		৫০০/-
জরিমানা		/
অন্যান্য		
		= ৫০০/-

মোট টাকা : পাঁচশত টাকা মাত্র।

কথায় :

২২/৩০/২২

লাইসেন্স পরিদপ্তর
শ্রীমতী পৌরসভা
কালিহাতি, টাঙ্গাইল।

বিঃ দ্রঃ পৌর আইন পরিষদ কোন কাজ করিলে কর্তৃপক্ষ কোন কারণ না দর্শাইয়া এই লাইসেন্স বাতিল সহ বিধি মোতাবেক জরিমানা ও শাস্তিদলক ব্যবস্থা গ্রহণ করিতে পারিবেন।

[Signature]
পৌরসভা
কালিহাতি, টাঙ্গাইল।