

Proposed NU Business Name: ONKITA ENTERPRISE



Project identification and prepared by: Modon Kumer Biswas ,
Elenga Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Rony Banik
Age	:	10-01-1989 (29 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill: Kokdohora ,P.O: kokdohora ,P.S: Kalihati, Dist: Tangail.

Parent's and GB related Info

(i) Who is GB member	:	Mother <input checked="" type="checkbox"/>	Father	<input type="checkbox"/>
(ii) Mother's name	:	Shaya Rani Banik		
(iii) Father's name	:	Dhapok Chandro Banik		
(iv) GB member's info	:	Branch: Kokdohora, Centre # 10 (Female), Member ID: 2265 , Group No: 04 Member since: 13-05-2008 (10 Years) First loan: BDT = 10000/- Last Loan = 100000/-		

Further Information:

(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA, TMSS, BURO, 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 & Skill	:	10 years of business experience.
Own Business and	:	10 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-052960
Family's Contact No.	:	01709-247486
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Shaya Rani Banik joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

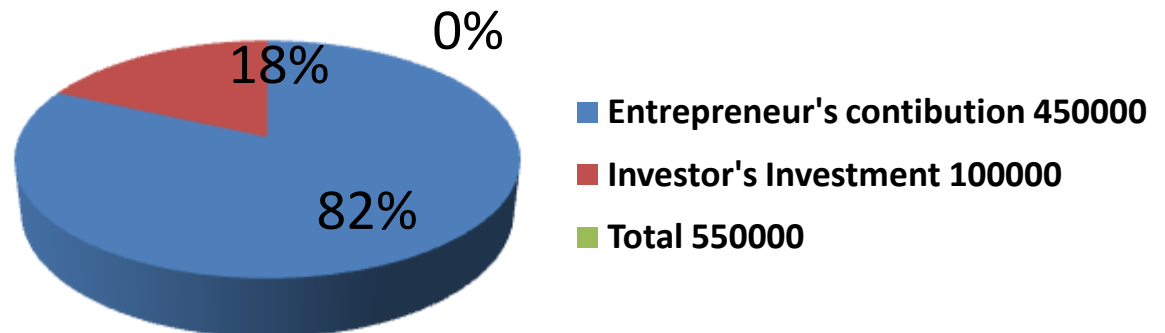
Business Name	:	Onkita Enterprise
Location	:	Kokdohora,Kalihati,Tangail
Total Investment in BDT	:	BDT 550,000/-
Financing	:	Self BDT 450,000/- (from existing business) 82 % Required Investment BDT 100,000/- (as equity) 18 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 25 ft= 250 square ft
Security of the shop	:	BDT 150,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Malamain,Steel,Kokarise,Jants Shoes,Ladis Shoes;Baby Shoes,Rise-kokker,Gas Stoop & Selinder etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented . ▪Collects goods from Tangail. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Varaities	2,800	84,000	1,008,000
	0	0	0
Total Sales (A)	2,800	84,000	1,008,000
Less. Variable Expense			
Varaities	2,240	67,200	806,400
Total variable Expense (B)	2,240	67,200	806,400
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		800	9,600
Transportation		1500	18,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		500	6,000
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		500	6,000
Total fixed Cost (D)		10,300	123,600
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Malamain	120	70	8400	Malamain	20	70	1400	9,800
Steel	80	350	28000	Steel	30	350	10500	38,500
Kokarise	200	400	80000	Kokarise	50	400	20000	100,000
Jants Shoes	130	300	39000	Jants Shoes	30	300	9000	48,000
Ladis Shoes	100	250	25000	Ladis Shoes	25	250	6250	31,250
Baby Shoes	80	200	16000	Baby Shoes	20	200	4000	20,000
Rice-Koker	10	1,200	12000	Rice-Koker	5	1,200	6000	18,000
Selinder	20	2300	46000	Selinder	8	2300	18400	64,400
Gas Stoop	25	1800	45000	Gas Stoop	12	1800	21600	66,600
			0				0	0
Secuirity of Shop			150000				0	150,000
Others			600	Others			2850	3,450
Total			450,000	Total			100,000	550,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Varaities	3,800	114,000	1,368,000	1,436,400	1,508,220
0	220	6,600	79,200	83,160	87,318
Total Sales (A)	4,020	120,600	1,447,200	1,519,560	1,595,538
Less. Variable Expense					
Varaities	3,260	97,800	1,173,600	1,232,280	1,293,894
Total variable Expense (B)	3,260	97,800	1,173,600	1,232,280	1,293,894
Contribution Margin (CM) [C=(A-B)]	760	22,800	273,600	287,280	301,644
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		880	10,560	11,088	11,642
Transportation		1,650	19,800	20,790	21,830
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		550	6,600	6,930	7,277
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		525	6,300	6,615	6,946
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		10,605	127,260	129,423	131,694
Net Profit (E) [C-D]		12,195	146,340	157,857	169,950
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow	100,000		
1.1	Cash Inflow	146,340	157,857	169,950
1.2	Investment Infusion by Investor	0	0	0
1.3	Net Profit		106,340	224,197
1.4	Depreciation (Non cash item)	246,340	264,197	394,147
	Opening Balance of Cash Surplus			
2	Total Cash Inflow	100,000		
2.1	Cash Outflow			
2.2	Purchase of Product	40,000	40,000	40,000
2.3	Payment of GB Loan	140,000	40,000	40,000
	Investment Pay Back (Including Ownership Tr. Fee)	106,340	224,197	354,147
3	Total Cash Outflow	100,000		

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Own Business : 10 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















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FAMILY PICTURE

