

Proposed NU Business Name: PORITRAN KUTIR SILPO



Project identification and prepared by : Md: Musha Mia,
Khulna Unit, Khulna

Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	KANAK SARKER
Age	:	14-05-1984(34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	0 1son 01 Doughter
No. of siblings:	:	0 Brothers 0 Sister
Address	:	Vill: Hetalbunia, P.O:Botiaghata P.S: Botiaghata Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	GOURI SARKER
(iii) Father's name	:	LATE: NIRANZON SARKER
(iv) GB member's info	:	Branch: Botiaghata , Centre # 16(Female), Member ID: 1234/1, Group No: 01 Member since: 12-12-1990 Not raning (10Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 10,000 Outstanding loan: 0/-.
(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 Training Info	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-810096
Family's Contact No.	:	01767-874769
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Botiaghata Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GOURI SARKER Joined Grameen Bank Since 10 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	PORITRAN KUTIR SILPO
Location	:	Hetalbunia ,Botiaghata, Khulna
Total Investment in BDT	:	BD : 160,000
Financing	:	Self BDT 110,000(from existing business) 69% Required Investment BDT 50,000(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	25ft x 30ft= 750 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes; Deki,Cat,etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed▪The Business is Owner.▪Collects goods from Khulna.▪Agreed grace period is 3 months.

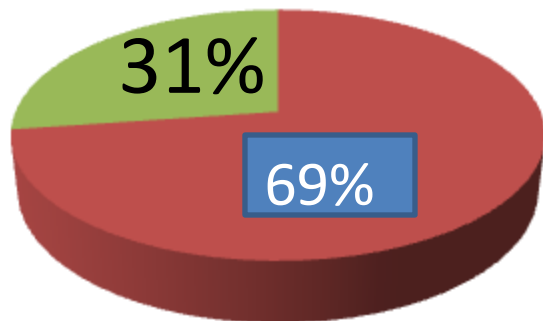
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Singhason, Deki, Horin, Hores, Hati etc.	2,800	84,000	1,008,000
Total Sales (A)	2,800	84,000	1,008,000
Less. Variable Expense			
Singhason, Deki, Horin, Hores, Hati etc.	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		0	0
Electricity Bill		1500	18,000
Transportation		1,500	18,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		8,500	102,000
Net Profit (E) [C-D]		8,300	99,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Singhason	30	2500	75000	Mehogoni Kat	50	1000	50000	125,000
Deki	30	100	3000					3,000
Horin	2	700	1400					1,400
Umbreala	15	1500	22500					22,500
Others			8100					8,100
Others	0							
Total			110,000				50,000	160,000

Source of Finance



Entrepreneur Investment:
110,000
Investor Investment:50,000
Total Investment:1,60,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Singhason,Deki,Horin,Hores,Hati etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Singhason,Deki,Horin,Hores,Hati etc.	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		1700	20,400	21,420	22,491
Transportation		1,700	20,400	21,420	22,491
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		300	3,600	3,780	3,969
Mobile Bill		400	4,800	4,800	4,800
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		9,100	109,200	111,420	190,980
Net Profit (E) [C-D)		14,900	178,800	190,980	126,540
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	178,800	190,980	126,540
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		1,58,800	3,29,780
	Total Cash Inflow	228,800	3,49,780	4,56,320
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	0		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,58,800	3,29,780	4,36,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 09 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



















FAMILY PICTURE

