

Proposed NU Business Name: **DADU BHAI LUNGE**



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Nawabganj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	PINTU MIAH
Age	:	02-03-1991 (26 Years)
Education, till to date	:	M.A
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	02 Brothers 2 Sister
Address	:	Vill: Bardhanpara, P.O: Bardhanpara, P.S: Nawabganj, 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	:	MONOARA BEGUM
(iii) Father's name	:	SIRJON MIAH
(iv) GB member's info	:	Branch: Komorganj, Centre # 49 (Female), Member ID: 3403, Group No: 01 Member since: 01/01/1991 First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 60,000/- Outstanding loan: BDT 50,760/-
(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	:	06 years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01926-190341
Mother's Contact No.	:	01932-066903
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOARA BEGUM joined Grameen Bank since 26 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DADU BHAI LUNGE
Location	:	Bardhanpara, Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 2,80,000/-
Financing	:	Self BDT 2,00,000(from existing business) 71% Required Investment BDT 80,000(as equity) 29 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	Own
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Lunge etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in own place.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

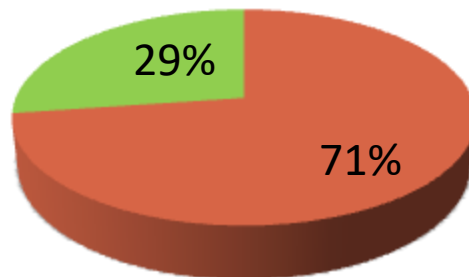
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Lunge Item	5,000	1,50,000	18,00,000
Total Sales (A)	5,000	1,50,000	18,00,000
Less. Variable Expense			
Lunge Item	4,000	1,20,000	14,40,000
Total variable Expense (B)	4,000	1,20,000	14,40,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	3,60,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4,800
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Salary (Staff)		10,000	1,20,000
Entertainment		200	2,400
Mobile Bill		400	4,800
Total fixed Cost (D)		18,000	2,16,000
Net Profit (E) [C-D]		12,000	1,44,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Lunge	200	400	80,000	70	500	35,000	1,15,000
Thread	2500	45	1,12,500	1000	45	45,000	1,57,500
Other Parts			7,500			7,500	7,500
Total			2,00,000			80,000	2,80,000

0% Source of Finance



- Entrepreneur's Contribution's :- 2,00,000
- Investor Investment's :- 80,000
- Total :- 2,80,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Lunge Item	6,500	1,95,000	23,40,000	24,57,000	25,79,850
Total Sales (A)	6,500	1,95,000	23,40,000	24,57,000	25,79,850
Less. Variable Expense					
Lunge Item	5,200	1,56,000	18,72,000	19,65,600	20,63,880
Total variable Expense (B)	5,200	1,56,000	18,72,000	19,65,600	20,63,880
Contribution Margin (CM) [C=(A-B)	1,300	39,000	4,68,000	4,91,400	5,15,970
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,500	7,000
Transportation		2,500	30,000	31,000	32,000
Salary (Self)		5,000	60,000	60,000	60,000
Salary (Staff)		10,000	1,20,000	1,20,000	1,20,000
Mobile Bill		500	6,000	6,000	6,000
Entertainment		300	3,600	3,700	3,700
Total Fixed Cost		18,800	2,25,600	2,27,200	2,28,700
Net Profit (E) [C-D]		20,200	2,42,400	2,64,200	2,87,270
Investment Payback			32,000	32,000	32,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	2,42,400	2,64,200	2,87,270
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		2,10,400	4,42,600
	Total Cash Inflow	3,22,400	4,74,600	7,29,870
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	1,12,000	32,000	32,000
3	Net Cash Surplus	2,10,400	4,42,600	6,97,870

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Bardhanpara Bazar,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

















