

## Proposed NU Business Name: **MS BABA LUKNATH VANDER**



Project identification and prepared by: Md. Anshar Alli  
Modhupur Unit, Tangail.

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>LIPON KUMAR SHAH</b>
Age	:	05-08-1983(34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	02 Brothers
Address	:	Vill:Gacha Bari, P.O:Zolchatro, P.S: Modhupur, 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	:	<b>MOFALY RANI</b>
(iii) Father's name	:	<b>NIKHIL CHANDRO SHAH</b>
(iv) GB member's info	:	Branch: Modhupur ,Centre # 02(Female), Member ID: 1023, Group No: 03, Member since: 2003-2017 raining(14Years) First loan: BDT 3,000 Existing loan: BDT 80000,Outstanding loan:BDT 50080
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	04 years experience in on business & 04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-208181
Family's Contact No.	:	01737-468286
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOFALY RANI** Joined Grameen Bank Since 12 Years Ago. At First She Took 3000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS BABA LUKNATH VANDER</b>
Location	:	Zalchatro Bazaar, Modhupur,Tangail.
Total Investment in BDT	:	BDT 458500/-
Financing	:	Self BDT 388500(from existing business) 85% Investors Investment BDT 70,000(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft*10ft= 200 Square ft
Security of the shop	:	100,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Chaul,Bekari,shugondhi tel,ditergent,chini etc</li><li>▪Average 10% gain on sale</li><li>▪The business is operating by entrepreneur. Existing no Employe.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

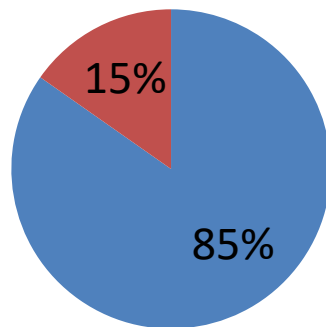
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
chaul, chini, atta, chuyabin tel etc	8,000	240,000	2880000
<b>Total Sales (A)</b>	8,000	240,000	2880000
<b>Less. Variable Expense</b>			
chaul, chini, atta, chuyabin tel etc	7,200	216,000	2592000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	7,200	216,000	2592000
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24,000	288000
<b>Less. Fixed Expense</b>			
Rent		1700	20,400
Electricity bill		400	4,800
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		200	2,400
Guard		100	1,200
Genaretor		200	2,400
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>8,900</b>	<b>106,800</b>
<b>Net Profit (E) [C-D]</b>		<b>15,100</b>	<b>181,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
chaul	30	2000	60,000	7	2000	14,000	74,000
chini	5	2650	13,250	3	2650	7950	21,200
atta	10	1000	10,000	2	1000	2,000	12,000
suyabin tel	3	15000	45,000	2	15000	30,000	75,000
daul	40	4000	160,000	3	4000	12000	172,000
		0	0		0	0	0
		0	0		0	0	0
		0	0		0	0	0
other	1	250	250	1	4050	4050	4,300
Security			100,000	0	0	0	100,000
<b>Total</b>			<b>388,500</b>	0		<b>70,000</b>	<b>458,500</b>

## Source of Finance



■ Entrepreneur Investment :388500

■ Investor Investment : 70000

■ Total Investment: 458500



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	
<b>Revenue (sales)</b>					
chaul, chini, atta, chuyabin tel etc	9,000	270,000	3,240,000	3,402,000	
<b>Total Sales (A)</b>	9,000	270,000	3,240,000	3,402,000	
<b>Less. Variable Expense</b>					
chaul, chini, atta, chuyabin tel etc	8,100	243,000	2,916,000	3,061,800	
<b>Total variable Expense(B)</b>	8,100	243,000	2,916,000	3,061,800	
<b>Contribution Margin (CM) [C=(A-B)</b>	900	27,000	324,000	340,200	
<b>Less. Fixed Expense</b>					
Rent		1700	20,400	20,400	
Electricity bill		400	4,800	4,900	
Transportation		1500	18,000	18,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		250	3,000	3,300	
Guard		100	1200	1200	
Genaretor		200	2,400	2,400	
Mobile bill		400	4,800	5,000	
<b>Total fixed Cost (D)</b>		<b>9,550</b>	<b>114,600</b>	<b>116,000</b>	
<b>Net Profit (E) [C-D)</b>		<b>17,450</b>	<b>209,400</b>	<b>224,200</b>	
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	209,400	224,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		167,400
	<b>Total Cash Inflow</b>	<b>279,400</b>	<b>391,600</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>167,400</b>	<b>349,600</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:07  
Experience & Skill : 09 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





















# FAMILY PICTURE

