

Proposed NU Business: NEPAL LOAH GHOR



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	NEPAL KORMOKAR
Age	:	08-03-1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	married
Children	:	02 Sons
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Khoraka, P.O: Bokther Pur, P.S: Kaligonj, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHOMOLA RANI
(iii) Father's name	:	LATE: MONINDRO KORMOKAR
(iv) GB member's info	:	Branch: Kaligonge , Centre # 16 (Female), Member ID: 3583 , Group No: 02 Member since:03-05-2007 - 2017(10 Years) First loan: BDT 5,000/- Existing Loan: BDT 10,000/-, Outstanding loan: /-
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 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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779-295089
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaligonj,Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHOMOLA RANI joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NEPAL LOAH GHOR
Location	:	Noya Bazar, Kaligonj, Gazipur
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 40,000/-(from existing business) 50% Required Investment BDT 40,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	06 ft x 05 ft= 30 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; iron instruments etc.▪Average gain on 30 % sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rent.▪Collects goods from tongi Bazar.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Iron Instruments	500	15000	180000
	0	0	0
Total Sales(A)	500	15000	180000
Less Variable Expense (B)			0
Iron Instruments	250	7500	90000
Total Variable Expense	250	7500	90000
Contributon Margin (CM) [C=(A-B)]	250	7500	90000
Less Fixed Expense			
Rent		500	6000
Electric Bill		200	2400
Transportaion		0	0
Salary (Self)		3000	36000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		3900	46800
Net Profit (E)= [C-D]		3600	43200

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Iron Instruments	600	18000	216000	226800	238140
0	0	0	0	0	0
Total Sales(A)	600	18000	216000	226800	238140
Less Variable Expense (B)					
Straw, Bran, Medicine etc	300	9000	108000	113400	119070
Total Variable Expense	300	9000	108000	113400	119070
Contributon Margin (CM) [C=(A-B)]	300	9000	108000	113400	119070
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		200	2400	2700	3000
Transportaion		0	0	0	0
Salary (Self)		3000	36000	36000	36000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		3900	46800	47200	47600
Net Profit (E)= [C-D]		5100	61200	64260	67473
Investment Pay Back			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	61,200	64260	67473
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		45200	93460
	Total Cash Inflow	101,200	109,460	160,933
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	45,200	93,460	144,933

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience; 5 Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Digalkhandi, Veluerpara,
Sonatala
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Family picture

