

## Proposed NU Business Name: **LALON BASHER TOIRI KUTIR SHILPO**



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Dhunat Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>LALON CHANDRA DAS</b>
Age	:	15-03-1993 (32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Sister
Address	:	Vill:Bilkajoli :P.O:Pachi Bari P.S:Dhunot Dist: Bogra
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>SREE MOTI BONNA RANI</b>
(iii) Father's name	:	<b>SUSANTO TORONI DAS</b>
(iv) GB member's info	:	Branch:Alangi-Dhunot. Centre # 27(Female), Member ID: 2037, Group No: 01 Member since:05-02-2001 (16Years)
Further Information:		First loan: BDT 10,000/-
(v) Who pays GB loan installment	:	Existing Loan: BDT 1,50,000 Outstanding loan: 100500 Father
(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	:	He has 10 experience in running business. He has not training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01705-968402
Mother's Contact No.	:	01739-555653
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunot, Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SREE MOTI BONNA RANI** joined Grameen Bank since 16 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>LALON BASHER TOIRI KUTIR SHILPO</b>
Location	:	Bil kazoli,Pachi bari,Dhunat,Bogra.
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 60,000/-(from existing business)67 % Required Investment BDT 30,000/-(as equity)33%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 8 ft = 80 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like. Product sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Dhunot, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

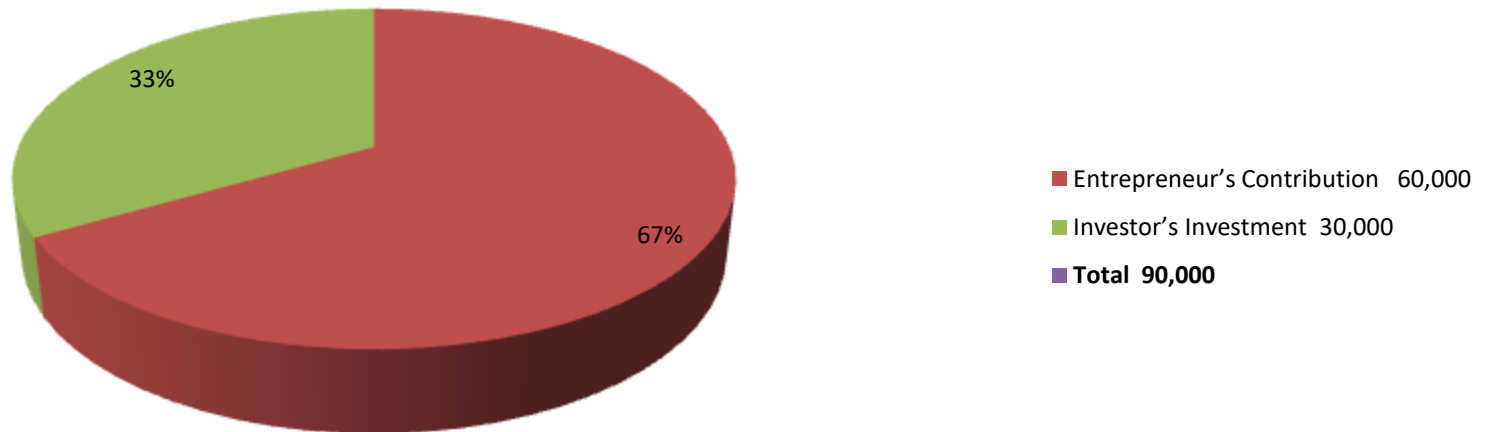
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Prodcy sale	2,400	72,000	864,000
<b>Total Sales (A)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Less. Variable Expense</b>			
Production cost	960	28,800	345,600
<b>Total variable Expense (B)</b>	<b>960</b>	<b>28,800</b>	<b>345,600</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,440</b>	<b>43,200</b>	<b>518,400</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		600	7,200
Transportation		1,200	14,400
Salary (self)		4,000	48,000
Salary (staf)		21,000	252,000
Entertainment		300	3,600
Guard		-	0
Generator		-	0
Mobile Bill		500	6,000
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>27,600</b>	<b>331,200</b>
<b>Net Profit (E) [C-D)</b>		<b>15,600</b>	<b>187,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Kula	100	35	3,500	0	40,000	0	3,500
Chalun	100	25	2,500	0	2,000	0	2,500
Dala	100	30	3,000	0	800	0	3,000
Poshari	50	30	1,500	0	3500	0	1,500
Jhaka	100	80	8,000	0	4000	0	8,000
Bamboo	1	20500	20,500	1	30000	30,000	50,500
Others	1	21000	21,000	0	400	0	21,000
Total	<b>0</b>		<b>60,000</b>	<b>0</b>		<b>30,000</b>	<b>90,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Product Sale	2,500	75,000	900,000	945,000	992,250
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>	<b>945,000</b>	<b>992,250</b>
<b>Less. Variable Expense</b>					
Purchase cost	1,000	30,000	360,000	378,000	396,900
<b>Total variable Expense (B)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Fixed Expense</b>					
House rant		-	0	0	0
Electricity Bill		600	7,200	7,200	7,200
Transportation		1,200	14,400	14,400	14,400
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		21,000	252,000	252,000	252,000
Entertainment		300	3,600	3,600	3,600
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		500	6,000	6,000	6,000
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>27,600</b>	<b>331,200</b>	<b>331,200</b>	<b>331,200</b>
<b>Net Profit (E) [C-D]</b>		<b>17,400</b>	<b>208,800</b>	<b>235,800</b>	<b>264,150</b>
<b>Investment Payback</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	208,800	235,800	264,150
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		196,800	420,600
	<b>Total Cash Inflow</b>	<b>238,800</b>	<b>432,600</b>	<b>684,750</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>196,800</b>	<b>420,600</b>	<b>672,750</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 02 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Bil kazoli, Pachi  
bari, Dhunat, Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

