Proposed NU Business Name: M/S LIA MONI ENTERPRIES



Project identification and prepared by: Md. Mohiuddin Rubel Ghatail Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD. LITON MIAH	
Age	:	01-04-1993(23 Year's)	
Education, till to date	:	S.S.C	
Marital status	:	Married	
Children	:	1 Daughter	
No. of siblings:	:	2 Sister's & One Brother	
Address	:	Vill:Shobujbag, P.O: Ghatail,P.S: Ghatail,Dist: Tangail.	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:::::::::::::::::::::::::::::::::::::::	Mother Father NASIMA BEGUM NASIR UDDIN Branch:Loker Para,Ghatail, Centre # 15 (Female), Member ID: 6226, Group No: 04 Member since: 07-03-1993(22 Years) First loan: BDT 5,000 Taka.	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : : : :	Existing loan:BDT 50,000 Taka. Outstanding loan:BDT43,400 Taka. Father No No No	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)		None
Business Experiences and	:	Five Year's experience in running business.
Training Info	:	He has trained(3 Year's)
Other Own/Family Sources of Income	:	Father Worked (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914772882
Mother's Contact No.	•	01729325628
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Ghatail,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

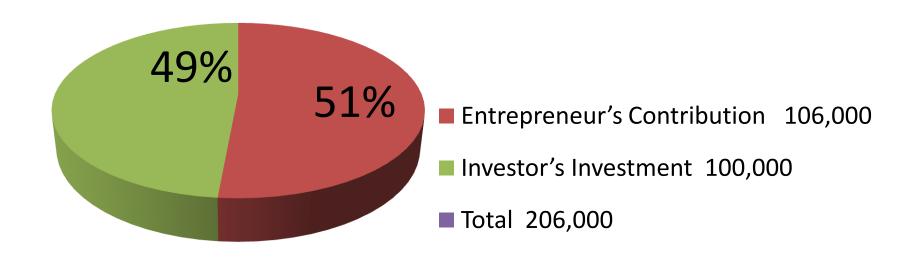
Nasima Begum Joined Grameen Bank Since 22 years Ago. At first She Took 5,000 Taka Loan from Grameen Bank. She gradually Took Loan From GB. Utilize Loan In Agriculture and Home development.

Proposed Nobin Udyokta Business Info			
Business Name	:	M/S LIA MONI ENTERPRIES	
Location	:	Bazar Road, Ghatail, Tangail.	
Total Investment in BDT	:	BDT 206,000 Taka.	
Financing	:	Self BDT 106,000(from existing business) 94% Required Investment BDT 100,000(as equity) 06%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	16 ft x 20 ft= 320 Square ft	
Security of the shop	:	-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Dayapar, Tissue, Soap Case, School Pot, Fitter, Cotton Bar, Bag, Play Boal, Washing Powder, Soap, Toothpest, Bam, Londri Etc. Average 20% gain on sale. The business is operating by entrepreneur. Existin One Employee. The shop is rented. Collects goods from Thai Company, Dhaka. Agreed grace period is 3 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Dayapar, Tissue, Soap Case, School Pot, Fitter, Cotton Bar, Bag, Boal, Washing Powder, Soap, Toothpest, Bam, Londri Etc.	Play 9,000	270,000	3,240,000	
Total Sales (A)	9,000	270,000	3,240,000	
Less. Variable Expense				
Dayapar, Tissue, Soap Case, School Pot, Fitter, Cotton Bar, Bag, Boal, Washing Powder, Soap, Toothpest, Bam, Londri Etc.	Play 8,100	243,000	2,916,000	
Total variable Expense (B)	8,100	243,000	2,916,000	
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	
Less. Fixed Expense				
Rent		2,500	30,000	
Electricity Bill		300	3,600	
Mobile Bill		500	6,000	
Transportation		6,000	72,000	
Salary (self)		5,000	60,000	
Salary(Staff)		4,500	54,000	
Entertainment		500	6,000	
Total fixed Cost (D)		19,300	231,600	
Net Profit (E) [C-D)		7,700	92,400	

investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Dayapar,Tissue,Soap Case,School Pot,Fitter,Cotton Bar,Bag,Play Boal,Washing Powder,Soap,Toothpest,Bam,Londri Etc.	106,000	36,000	142,000	
Face Wash, White Beauty, Body Spray		44,000	44,000	
Party Item		20,000	20,000	
Total	106,000	100,000	206,000	

Source of Finance



Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Dayapar, Tissue, Soap Case, School Pot, Fitter, Cotton Bar, Bag, Play Boal, Washing Powder, Soap, Toothpest, Bam, Londri, Face Wash, Beauty, Body Spray, Party Item. Etc.	13,000	390,000	4,680,000	4,914,000
Total Sales (A)	13,000	390,000	4,680,000	4,914,000
Less. Variable Expense Dayapar, Tissue, Soap Case, School Pot, Fitter, Cotton Bar, Bag, Play Boal, Washing Powder, Soap, Toothpest, Bam, Londri, Face Wash, Beauty, Body Spray, Party Item. Etc.	11,700	351,000	4,212,000	4,422,600
Total variable Expense (B)	11,700	351,000	4,212,000	4,422,600
Contribution Margin (CM) [C=(A-B)	1,300	39,000	4,68,000	491,400
Less. Fixed Expense				
Rent		2,500	30,000	30,000
Electricity Bill		300	3,600	3,600
Mobile Bill		550	6,600	6,600
Transportation		7,000	84,000	84,000
Salary (self)		5,000	60,000	60,000
Salary(Staff)2=4000+4500		8,500	102,000	102,000
Entertainment		550	6,600	6,600
Total Fixed Cost		24,400	292,800	292,800
Net Profit (E) [C-D)		14,600	175,200	198,600
Investment Payback			60,000	60,000

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

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	175,200	198,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		115,200
	Total Cash Inflow	275,200	230,400
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	115,200	170,400

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 05 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

त्यमार्भ निया यनि धन्णवास

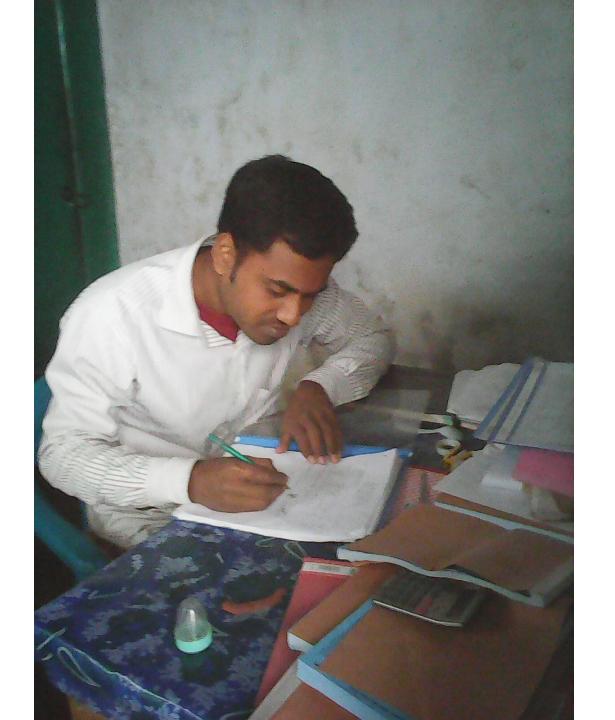
स्मार्थ : 05858-99266

नविदयनक

- * খাই প্লাম্টক ইড়ান্টিজ।
- * প্রতমতহার হাউলহোত নি.
- * মাৰ্কস এড এলিস লি.
- * মাঘদ এতস ইকারন্যাশনাদ।

वाणांत त्वाष, घांणारेल, पालारेल











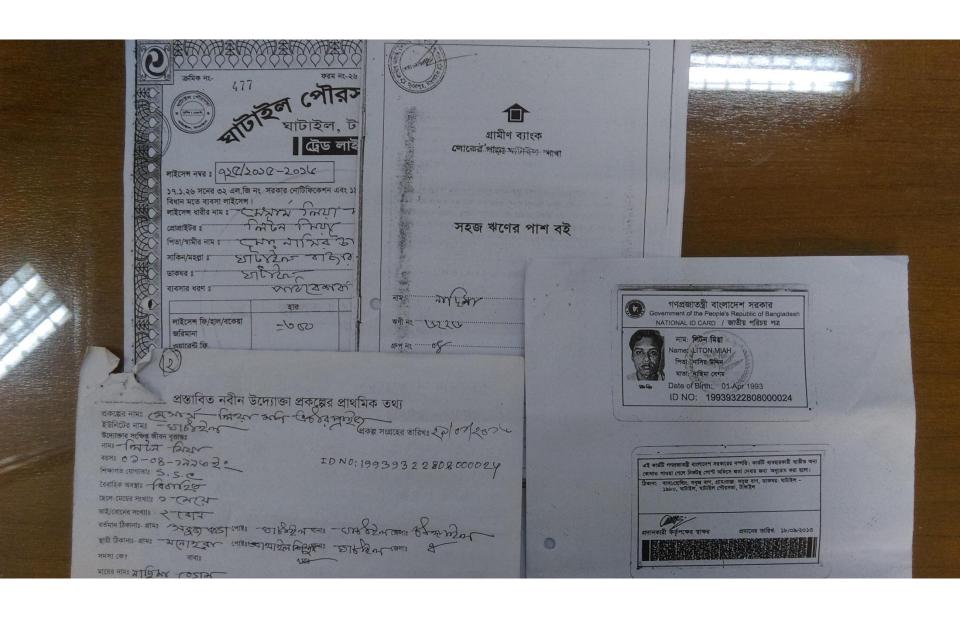












FAMILY PICTURE

