

**Proposed NU Business Name: MS JOY BABA LOKNATH BHANDAR**



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Tangail Sadar Unit, Tangail

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

Name	:	<b>SHUVO SAHA</b>
Age	:	18-19-1992 (24 Years)
Education, till to date	:	Class 10
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers
Address	:	Vill: Sanbari, P.O: Elasin, P.S: Delduar, 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>TULSI SAHA</b>
(iii) Father's name	:	<b>SHYAMOL SAHA</b>
(iv) GB member's info	:	Branch:                      ; Centre #      (Female), Member ID:                      , Group No: Member since:                      (      Years) First loan: BDT 3,000/- Existing Loan: BDT 60,000/-, Outstanding loan:
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..	:	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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-787162
Mother's Contact No.	:	01796-399709
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**TULSI SAHA** joined Grameen Bank since years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS JOY BABA LOKNATH BHANDAR</b>
Location	:	Elasin Bazaar, Delduar Tangail
Total Investment in BDT	:	BDT 430,000/-
Financing	:	Self BDT 330,000/-(from existing business) 77% Required Investment BDT 1,00,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Paddy item.</li><li>▪Average BDT 10 gain on per bag sold.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Nagorpur, Silimpur.</li><li>▪Agreed grace period is 3 months.</li></ul>

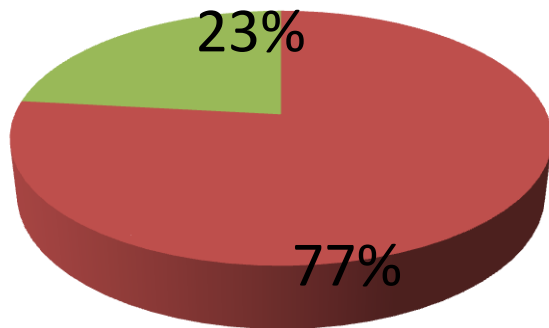
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Paddy (5000 x 710)	3,550,000	42,600,000
<b>Total Sales (A)</b>	<b>3,550,000</b>	<b>42,600,000</b>
<b>Less. Variable Expense</b>		
Paddy (5000 x 700)	3,500,000	42,000,000
<b>Total variable Expense (B)</b>	<b>3,500,000</b>	<b>42,000,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>50,000</b>	<b>600,000</b>
<b>Less. Fixed Expense</b>		
Rent	3,000	36,000
Mobile Bill	1,000	12,000
Salary (self)	5,000	60,000
Transportation	16,000	192,000
Entertainment	500	6,000
Guard	800	9,600
<b>Total fixed Cost (D)</b>	<b>26,300</b>	<b>315,600</b>
<b>Net Profit(E) [C-D]</b>	<b>23,700</b>	<b>284,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Paddy	400	700	280,000	143	700	100,000	380,000
Security	1	50000	50,000	0	0	0	50,000
<b>Total</b>	<b>401</b>		<b>330,000</b>	<b>143</b>		<b>100,000</b>	<b>430,000</b>

## Source of Finance



- Entrepreneur's Contribution 330,000
- Investor's Investment 100,000
- Total 430,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Paddy (6000 x 710)	4,260,000	51,120,000	53,676,000
<b>Total Sales (A)</b>	<b>4,260,000</b>	<b>51,120,000</b>	<b>53,676,000</b>
<b>Less. Variable Expense</b>			
Paddy (6000 x 700)	4,200,000	50,400,000	52,920,000
<b>Total variable Expense (B)</b>	<b>4,200,000</b>	<b>50,400,000</b>	<b>52,920,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>
<b>Less. Fixed Expense</b>			
Rent	3,000	36,000	36,000
Mobile Bill	1,100	13,200	14,000
Salary (self)	5,000	60,000	60,000
Transportation	20,000	240,000	250,000
Entertainment	500	6,000	7,000
Guard	800	9,600	9,600
<b>Total Fixed Cost</b>	<b>30,400</b>	<b>364,800</b>	<b>376,600</b>
<b>Net Profit (E) [C-D]</b>	<b>29,600</b>	<b>355,200</b>	<b>379,400</b>
<b>Investment Payback</b>		<b>60,000</b>	<b>60,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	355,200	379,400
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		295,200
	<b>Total Cash Inflow</b>	<b>455,200</b>	<b>674,600</b>
<b>2</b>	<b>Cash Outflow</b>		
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
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>295,200</b>	<b>614,600</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 6 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

