

Proposed NU Business Name: **LOKNAT BOSTRO BETAN**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SONJOY KUMAR DEBNATH
Age	:	25-05-1984 (33 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	0 Son & 01 Daughter
No. of siblings:	:	02 Brothers & 04 Sisters
Address	:	Vill: Caraid kandi, P.O: Voirob Choudori, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MADOBI RANI DEBI
(iii) Father's name	:	MONORONJON DEBNATH
(iv) GB member's info	:	Branch: Chorcandia, Centre # 27 (Female), Member ID: 2853, Group No: 04 Member since :05-10-1995-2001 (06 Years) First loan: BDT 3,000
Further Information:		Existing Loan: 10,000/-Outstanding Loan : NIL
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(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	:	10 Years experience in the business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-947785
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MADOBI RANI DABI joined Grameen Bank since 6 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

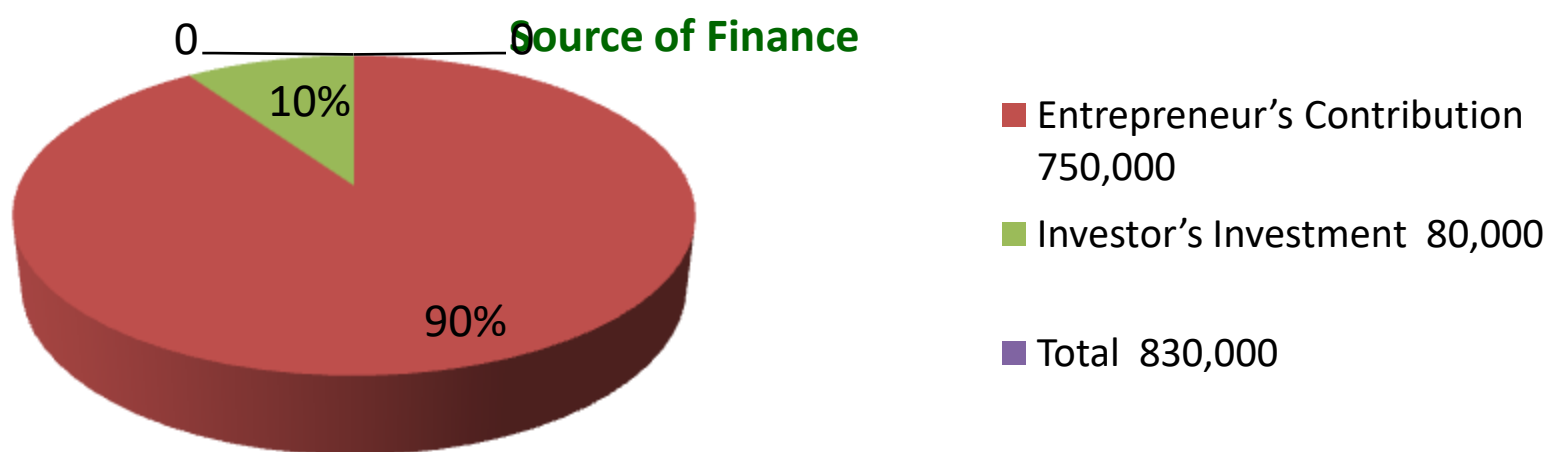
Business Name	:	LOKNAT BOSTRO BETAN
Location	:	Zero Point (Shajan Complex), Sonagazi, Feni.
Total Investment in BDT	:	BDT 8,30,000/-
Financing	:	Self BDT 7,50,000/-(from existing business) 90% Required Investment BDT 80,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	27 ft x 9 ft= 243 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing one employees.▪Collects goods from Dhaka.▪Average 20 % gain on Sales.▪The Shop is rented.▪Agreed grace period is 3 months.

Exesting

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Shari,Than Kapor,Lungi,Three Pitch,Shart pitch	5000	150000	1800000
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Shari,Than Kapor,Lungi,Three Pitch,Shart pitch	4000	120000	1440000
Total Variable Expense	4000	120000	1440000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000
Less Fixed Expense			
Rent		3850	46200
Electric Bill		1000	12000
Transportaion		5000	60000
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		400	4800
Gard		100	1200
Generator		300	3600
Mobil Bill		400	4800
Total Fixed Cost (D)		21050	252600
Net Profit (E)= [C-D]		8950	107400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shari	80	1000	80000	50	1000	50000	130000
Than Kapor	400	58	23200	15	58	870	24070
Lungi	250	300	75000	20	300	6000	81000
Three Pitch	50	1000	50000	20	1000	20000	70000
Umbrella	60	300	18000			0	18000
Shart Pitch	80	500	40000			0	40000
Pant Pitch	90	500	45000			0	45000
Security			400000			0	400000
other			18800			3130	21930
Total	1010		750000	105		80,000	830000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shari,Tham Kapor,Lungi,Three Pitch,Shart pitch	6000	180000	2160000	2268000	2381400
		0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
Shari,Tham Kapor,Lungi,Three Pitch,Shart pitch	4800	144000	1728000	1814400	1905120
Total Variable Expense	4800	144000	1728000	1814400	1905120
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent		3850	46200	46200	46200
Electric Bill		1000	12000	12300	12600
Transportaion		5000	60000	63000	66150
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		400	4800	4800	4800
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		21050	249000	252400	255950
Net Profit (E)= [C-D]		14950	179400	188370	197789
Investment Pay Back			32000	32000	32000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	179,400	188370	197788
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		139400	287770
	Total Cash Inflow	259,400	327,770	485,559
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	1,12,000	32,000	32,000
3	Net Cash Surplus	1,47,400	2,59,770	4,53,559

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

