

## Proposed NU Business Name: **BORNOMALA LAYBARI**



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni

Project verified by: : Shush anta Kumar Bishash



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

Name	:	<b>BIKASH CHANDRA SHIL</b>
Age	:	01-02-1984 (34Years)
Education, till to date	:	H. S C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02Brothers and 01 Sister
Address	:	Villi: Baytuya, P.O: Dagonbhuyain, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	ONIMA RANI SHIL
(iii) Father's name	:	<b>SUBOL CHANDRA SHIL</b>
(iv) GB member's info	:	Branch:Dagonbhuyain , Centre # 5(Female), Member ID: 1425/1, Group No: 02 Member since: 1999 to-2007 (08Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 0
(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	:	5 years experience in running business. 5 Years in own business. He has no years training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01845701646
Family's Contact No.	:	01814402272
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dagonvuiyan Unit, Feni .

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

ONIMA RANI SHIL joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture

## Proposed Nobin Udyokta Business Info

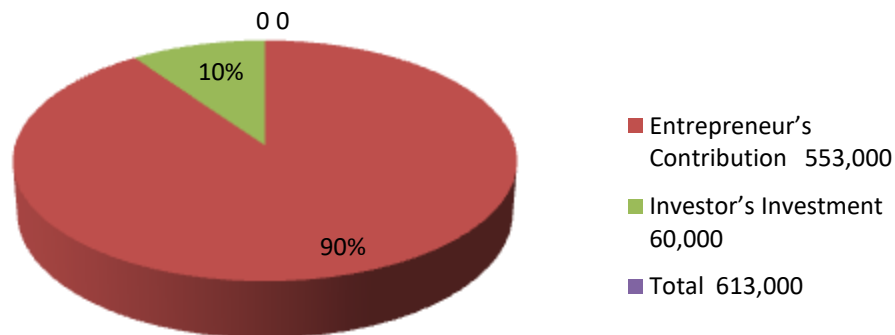
Business Name	:	<b>BORNOMALA LAYBARI</b>
Location	:	Alipur Road ,Namer Bazar, Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 613,000 /-
Financing	:	Self BDT 553000/- (from existing business) 90% Required Investment BDT 60,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft= 80 square ft
Security of the shop	:	3,00,000/=
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Stasonary items etc.</li><li>▪Average 10% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund 01 will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Chowmuhoani.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Stasonary items etc.	5000	150000	1800000
<b>Total Sales (A)</b>	5000	150000	1800000
<b>Less. Variable Expense</b>			
Stasonary items etc.	4500	135000	1620000
<b>Total variable Expense (B)</b>	4500	135000	1620000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15000	180000
<b>Less. Fixed Expense</b>			
Rent		3000	36000
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		100	1200
Generator		150	1800
Mobile bill		700	8400
<b>Total fixed Cost (D)</b>		10650	127800
<b>Net Profit (E) [C-D]</b>		4350	52200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Khata	0	0	50000	0	0	20000	70000
Papers	0	0	70000	0	0	15000	85000
Pen	0	0	5000	0	0	5000	10000
Pencile	0	0	3000	0	0	5000	8000
Book	0	0	100000	0	0	15000	115000
Hard bord	0	0	5000			0	5000
Others	0	0	20000	0	0	0	20000
Security	0	0	300000	0	0	0	300000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>553000</b>	<b>0</b>	<b>0</b>	<b>60000</b>	<b>613000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> years
<b>Revenue (sales)</b>					
Stasonary items etc.	8450	253500	3042000	3194100	3353805
<b>Total Sales (A)</b>	8450	253500	3042000	3194100	3353805
<b>Less. Variable Expense</b>					
Stasonary items etc.	7605	228150	2737800	2874690	3018424.5
<b>Total variable Expense (B)</b>	7605	228150	2737800	2874690	3018424.5
<b>Contribution Margin (CM) [C=(A-B)]</b>	845	25350	304200	319410	335380.5
<b>Less. Fixed Expense</b>					
Rent		3000	36000	36000	36000
Electricity Bill		800	9600	9800	10000
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gird		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobile Bill		900	10800	11000	11200
<b>Total fixed Cost (D)</b>		16650	199800	200400	201000
<b>Net Profit (E) [C-D]</b>		8700	104400	119010	134380.5
<b>Investment payback</b>			<b>24000</b>	<b>24000</b>	<b>24000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	104400	119010	134380.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80,400	175,410
	<b>Total Cash Inflow</b>	<b>164,400</b>	<b>199,410</b>	<b>309,791</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24000</b>	<b>24000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>80,400</b>	<b>175,410</b>	<b>285,791</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: Family:0 Others:  
Experience & Skill :08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



A man in a blue checkered shirt stands in the center of the aisle, looking towards the camera. He is wearing dark trousers and has a neutral expression. The aisle is narrow and filled with various stationery items on both sides.

On the left side of the aisle, there are several large stacks of paper and boxes. The top box is labeled 'Econo Genius' and 'MAXICOR'. Below it, there are more boxes and stacks of paper, some wrapped in brown paper. The stacks are neatly piled, showing the variety of products available in the store.

On the right side of the aisle, there are more stationery items. There are boxes of 'Econo Genius' and 'MAXICOR' products, rolls of tape, and other supplies. The shelves are cluttered with these items, and some are hanging from the ceiling. The overall appearance is that of a well-stocked stationery store.





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FRUIT CHALK

FRUIT CHALK

FRUIT CHALK

ECONOMY

NATURE'S

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ECONO

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স্বচ্ছতা





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# FAMILY PICTURE

