

**Proposed NU Business Name: LAKSHMI NARAYON VARIETIES STORE**



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Project verified by: Md. Siddikur Rahman



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

Name	:	<b>UZZAL KUMAR SAHA (JOY)</b>
Age	:	10-05-1984 (33 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	None
Address	:	Vill: Vuruliya P.O: Nagori P.S: Kaliganj Dist: Gajipur.
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>LAKSHMI RANI SAHA</b> <input type="checkbox"/>
(iii) Father's name	:	<b>NARAYON CHANDRA SAHA</b>
(iv) GB member's info	:	Branch :Nagori, Centre 10 (Female), Member ID: 1899, Group No: 06 Member since: 15-09-2002-2017 (15 years) First loan: BDT 10000
Further Information:		Existing loan: BDT 50000, 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.)	:	No
Business Experiences and Training Info	:	06 years experience in others business, 06 Years experience in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722143318
Family's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LAKSHMI RANI SAHA** joined Grameen Bank since 15 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

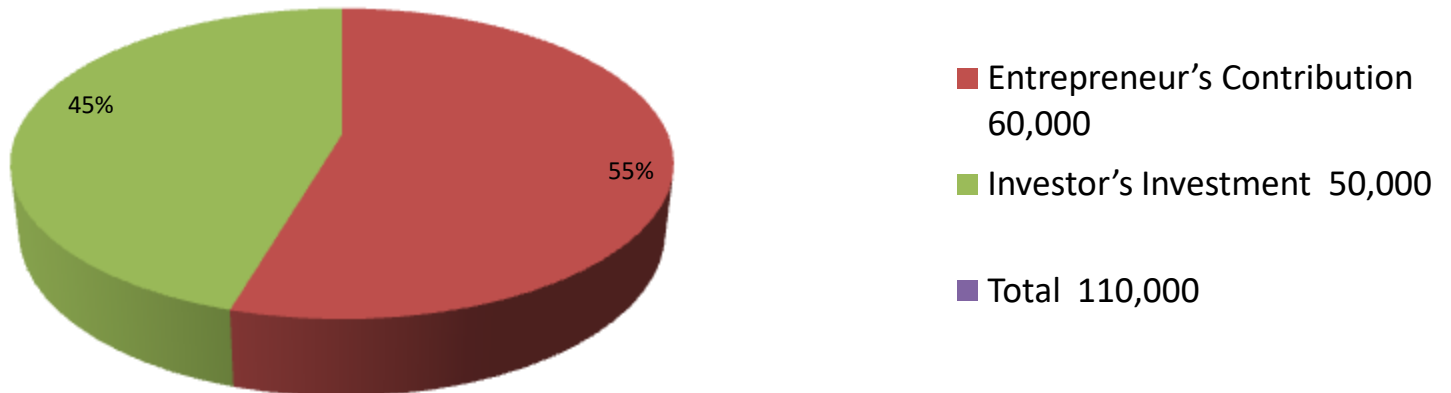
Business Name	:	<b>LAKSHMI NARAYON VARIETIES STORE</b>
Location	:	-
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60000/- (from existing business) 55% Required Investment BDT 50,000/- (as equity)45 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Grossaries item,e.t.c.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is Owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grossaries item,e.t.c	2400	72000	864000
		0	0
Total Sales(A)	2400	72000	864000
Less Variable Expense (B)			0
Grossaries item,e.t.c	2040	61200	734400
Total Variable Expense	2040	61200	734400
Contributon Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6500	78000
Net Profit (E)= [C-D]		4300	51600

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
coldrinks	30	1000	30000	30	1000	30,000	60,000
rice	2	2700	5400	100	100	10,000	15,400
sugar	31	100	3100	100	50	5,000	8,100
Buiescute	15	100	1500				1,500
oil	30	100	3000				3,000
soap	200	10	2000				2,000
others	0	0	15000				15,000
flour	0	0	0	100	50	5,000	5,000
	308	4010	60,000	330	1200	50,000	110000

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Grossaries item,e.t.c	2900	87000	1044000	1096200	1151010
<b>Total Sales(A)</b>	<b>2900</b>	<b>87000</b>	<b>1044000</b>	<b>1096200</b>	<b>1151010</b>
<b>Less Variable Expense (B)</b>					
Grossaries item,e.t.c	<b>2465</b>	<b>73950</b>	<b>887400</b>	931770	<b>978359</b>
<b>Total Variable Expense</b>	<b>2465</b>	<b>73950</b>	<b>887400</b>	<b>931770</b>	<b>978359</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>435</b>	<b>13050</b>	<b>156600</b>	<b>164430</b>	<b>172652</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		300	3600	43200	518400
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
<b>Total Fixed Cost (D)</b>		<b>6500</b>	<b>78000</b>	<b>111900</b>	<b>587415</b>
<b>Net Profit (E)= [C-D]</b>		<b>6550</b>	<b>78600</b>	<b>82530</b>	<b>86657</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	78,600	82530	86656.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		58600	121130
	<b>Total Cash Inflow</b>	<b>128,600</b>	<b>141,130</b>	<b>207,787</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>58,600</b>	<b>121,130</b>	<b>187,787</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:  
Experience & Skill : 06 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

