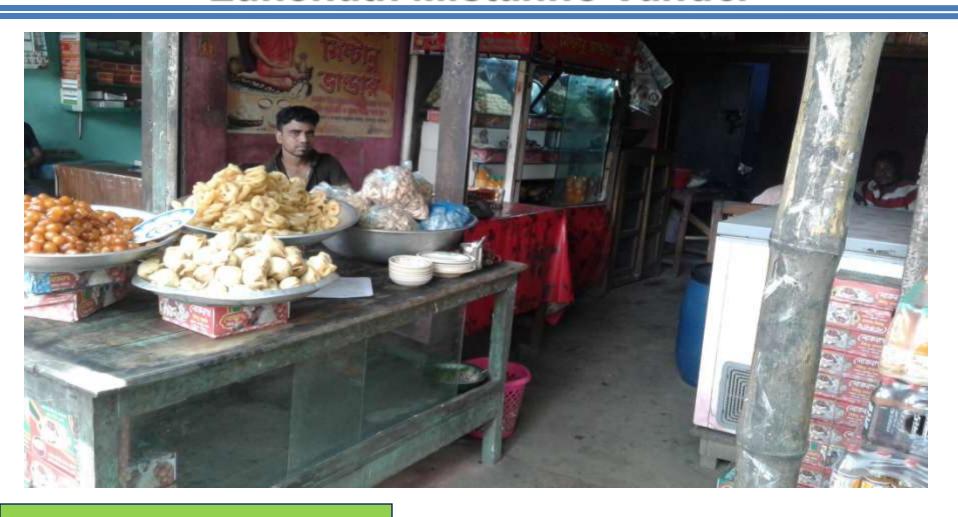
Lukonath Mistanno Vander



Project by-Liton Deb

Identified By - Md. Ruhul Amin Verified by- Md. Shakil Ahmed Madhobpur Unit Area 4 GRAMEEN TRUST

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

Name	:	Liton Deb		
Age	:	14 Jul-1992 (25 Years)		
Marital status		Unmarried		
Children	:	No Son No Doaughter		
No. of siblings:	:	1 Brothers 2 Sisters		
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 Shikha Rani Deb Nikhil Deb Branch: Bohora, Centre: 38/m Group no:08 Loanee no.:2601/3 Member since:2010-2017 First loan:6000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF	:	Existing loan: 20,000 Outstanding: 18,660 N/U Father N/A N/A N/A		
Education	:	Class.Eight		

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

Present Occupation	:	Shop Keeper
Initial Investment	:	50,000
Trade License		(2017-2018)
Business Experience And Training Info	:	14 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01729-878858
NU Project Source/Reference	:	GT- Madhobpur Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother.. has been a member of Grameen Bank since 2010-2017 (07 years). At first She took 6,000 taka from GB. GB Borrower invested GB Loan in her Father.. work and gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Lukonath Mistanno Vandar
Address/ Location	:	Montala Tamohuni Bazar, Madhobpur, Hobigonj
Total Investment in BDT	:	2,22,000
Financing	:	Self BDT- 1,62,000 /-(from existing business) 72% Required Investment BDT-60,000 /-(as equity) 28%
Present salary/drawings from business (estimates)	:	7000
Proposed Salary		7000
Proposed Business (i)% of present gross profit margin (ii) Estimated %of proposed gross profit margin (iii) Agreed grace period	:	30 % 30% 1 month

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: Items-82,000 Decoration- 50,000 Shop Advance- 30,000	1,62,000		1,62,000
Proposed items:		60,000	60,000
Total Capital	1,62,000	60,000	2,22,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items					
Product name	Unit (Quantity)	Amount			
Sweet		20,000			
Curd		15,000			
Cold Drink		15,000			
Flour		5,000			
Sugar		5,000			
Oil		2,000			
Others		20,000			
Total Present Stock		82,000			

Proposed items					
Product Name	Unit (Quantity)	Amount			
Sugar/Milk		20,000			
Furniture		20,000			
Flour/Oil		10,000			
Others		10,000			
Total Proposed items		60,000			

INFO ON EXISTING BUSINESS OPERATIONS

		s (BDT)	
Particulars Particulars	Daily	Monthly	Yearly
Sales (A)	6,000	1,80,000	21,60,000
Less: Cost of sales (B)	4,800	1,44,000	17,28,000
Profit (C) [C=(A-B)]	1,200	36,000	4,32,000
Income from Services			
Gross Profit			
Less: Operating Costs			
Electricity bill		1,200	14,400
Night guard bill			
Shop Rent		2,500	30,000
Mobile bill		400	4,800
Present salary/Drawings- self		7,000	84,000
Present Salary-Staff (.03.)		18,000	2,16,000
Conveyance or Transport			
Others (fees, Entertainment, TL renewal)		300	3,600
Non Cash Item:			
Depreciation Expenses(50,000)*10%		417	5,000
Total Operating Cost (F)		29,817	3,57,804
Net Profit (E-F):		6,183	74,196

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars		Year 1 (BI	OT)	Year 2 (BDT)		
Faiticulais	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	6,500	1,95,000	23,40,000	7,000	2,10,000	25,20,000
Less: Cost of Sale (B)	5,200	1,56,000	18,72,00	5,600	1,68,000	2,016,000
Profit (A-B)=(C)	1,300	39,000	4,68,000	1,400	42,000	5,04,000
Income from Services						
Gross Profit						
Less: Operating Costs						
Electricity bill		1,200	14,400		1,200	14,400
Night guard bill						
Shop Rent		2,500	30,000		2,500	30,000
Mobile bill		500	6,000		600	4,800
Present salary/Drawings- self		7,500	90,000		8,000	96,000
Present Salary-Staff ()		19,500	2,34,000		19,500	2,34,000
Conveyance or Transport						
Others (fees, Entertainment, TL renewal)		400	4,800		400	4,800
Non Cash Item:						
Depreciation Expenses		417	5,000		417	5,000
Total Operating Cost		32,017	3,84,204		32,617	3,91,404
Net Profit (C-D) = (E)		6,983	83,796		9,383	1,12,596
GT payback			36,000			36,000
Retained Income:	47,796 76,590				76,596	

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	83,796	1,12,596
1.3	Depreciation (Non cash item)	5,000	5,000
1.4	Opening Balance of Cash Surplus		52,796
	Total Cash Inflow	1,48,796	1,70,392
2.0	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3.0	Net Cash Surplus	52,796	1,34,392

SWOT ANALYSIS

STRENGTH

- Skilled and experience
- Relationship with GB
- Demand from Locality
- Good communicational Skill
- Well known businessman

WEAKNESS

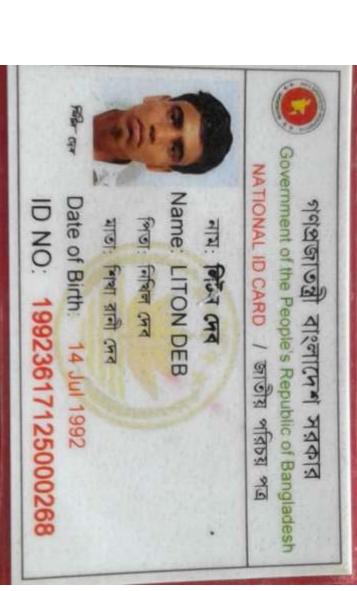
Less Stock

OPPORTUNITIE

- More Employment opportunity
- Expansion of business

THREATS

- Competitors
- Theft
- Fire



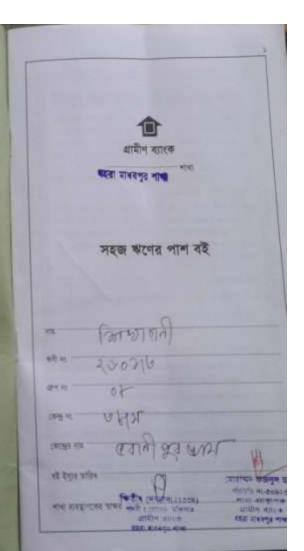




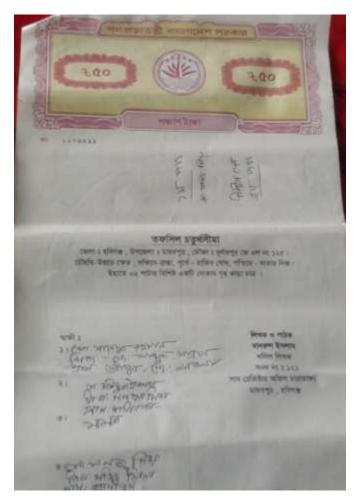
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- रे. त्रमा कर व विकासन विक तत्र सीत की सरक विक तहर देखा
- তেও বিশ্বীর মধ্যক সাম্প্রকর কাইনীক মাছা কনা কোনাও টাবার কোন্ত্রন করকেন না।
- উচ্চত্যকৃত্য সাধা ও আমানারের টাকা বৃত্তে নিয়ে অভিন লাগ করুন। টাক্লেয়া করের নিয়া লাউকে বাব বেলুকা মা।
- প্রতি অনুযাতী মাসের করতে আননারের দুলাকার টারা পাশ প্রতিত অন্য করিছে মানেকার/সংকর অভিনয়ের কাক্ষরের পুরু বিক্রা
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- তেন্তু মিটি। স্থায়া কৰেন টাকা কাৰণালীৰ সমাৰ কেবে মানেকাৰ্য্যালয়ক মনিকাৰকে উপস্থিতিক পাশত কৰে কৰা কিব্
- ্ পূপ বহিন্দ্ৰ আমানত বৰ্ণিক নিজের কানে বন্ধুমহকানে সংগ্ৰেকৰ করুত : হিন্দুৰ পতিকাত জন্ম বাকে কোক পাশ বহি প্ৰায়ণ কৰা হলে, পাশ বহি বাচাকে জন্ম দেয়াত পৰবাহী সাত্ৰ বিবাহ মধ্যে কোক নিম।









ভাড়াদিয়া হকিলামা

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