

Proposed NU Business Name: **M/S LOKNATH MADECALL HALL**



Project identification and prepared by: Md. Shahadat hossian
Dhonbari Unit, Tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUSANTO SUTRODUR
Age	:	15-11-1982(34 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1boy
No. of siblings:	:	1Brother & 3 Sister
Address	:	Vill: singata P.O: donbari P.S:donbari, 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	:	PARUL RANI
(iii) Father's name	:	MONINDRA CHANDRA SUTRODHOR
(iv) GB member's info	:	Branch: chalas modupur Centre # 54 (Female), Member ID: 3823, Group No: 04 Member since: 01-10-2012 raning(6Years) First loan: BDT 3000Taka.
Further Information:		Existing loan: 40000, Outstanding loan: 38240 Taka
(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	:	11 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-896368
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GOLAPE RANI Joined Grameen Bank Since 06 Years Ago. At First She Took 4,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

Proposed Nobin Udyokta Business Info

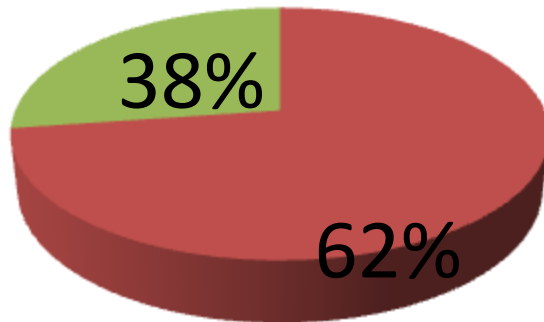
Business Name	:	M/S LOKNATH MADECALL HOLL
Location	:	singgata bazzar, donbari,Tangail.
Total Investment in BDT	:	BDT 130,000
Financing	:	Self BDT 80,000(from existing business) 62% Required Investment BDT 50,000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft x 10 ft= 150 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; detargin,soap biscut ,oil, madeclin.Etc ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing No Employee. ▪The madeclin or mudimall is Rented ▪Collects goods from donbari. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
,detargin,soap biscut ,oil, madecin.Etc	4000	120,000	1440,000
	0	0	0
Total Sales (A)	4000	120,000	1440,000
Less. Variable Expense			
detargin,soap biscut ,oil, madecin.Etc	3200	96,000	1152,000
	0	0	0
Total variable Expense (B)	3200	96,000	1152,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Guard		0	0
Transportation		500	6,000
Entertainment		500	6,000
Salary (staff)		0	0
Bank service Charge		0	0
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D]		17,500	210,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
detargin,			20,000			20,000	40,000
Biscut			10,000			0	10,00
Soap			10,000			0	10,00
madecin.			35,000			20,000	55,,000
Oill			5,000			10,000	15,000
Security							
Total			80,000			50,000	130,000

Source of Finance



Entrepreneur
Investment:80,000
Investor Investment:50,000
Total Investment:130,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3th year
Revenue (sales)					
detargin,soap biscut ,oil, madecin.Etc	4,000	120,000	1440,,000	1512,000	1587,600
	0	0	0	0	
Total Sales (A)	4000	120,000	1440,000	1512,000	1587,600
Less. Variable Expense		0		0	
detargin,soap biscut ,oil, madecin.Etc	3200	96,000	1152,000	1209,600	1270,080
Total variable Expense (B)	3200	96,000	1152,000	1209,600	1270,080
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		300	350	400	450
Mobile Bill		200	2400	2400	2400
Salary (self)		5,000	60,000	60,000	60,000
Transportation		500	6,000	6,000	6,500
Entertainment		500	6,000	6,000	6,500
Generator					
Gurd					
Total Fixed Cost		6,500	74,750	74,800	74,850
Net Profit (E) [C-D)		17,500	213,250	227,600	242,670
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	213,250	227,600	242,670
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		193,250	400,850
	Total Cash Inflow	263,250	420,850	643,520
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	193,250	400,850	623,520

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE

