

Proposed NU Business Name: LABLU STORE



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Donbari tangail

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: LABLU STORE
Age	:	24-08-1996 (22 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill:Hobipur P.O:Dhanbari P.S:Dhanbari 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	:	MOST : LAILY BEGUM
(iii) Father's name	:	MD: ROMJAN ALI
(iv) GB member's info	:	Branch:Chalash Modhupur , Centre # 18 (Female), Member ID: 5206, Group No: 07 Member since: 2009 raning(08Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 20,000 Outstanding loan:19,560.
(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	:	10 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915-709357
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: LAILY BEGUM Joined Grameen Bank Since 08 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	LABLU STORE
Location	:	Hobipur bazar ,dhanbari, Tangail
Total Investment in BDT	:	BD 144,000
Financing	:	Self BDT 94,000(from existing business) 65% Required Investment BDT 50,000(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10 ft= 100 Square ft
Security of the shop	:	35,000Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes; chaul, daul,saban,buisquite Etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 0 Employee.▪The Shop is Rented▪Collects goods from Dhanbari.▪Agreed grace period is 3 months.

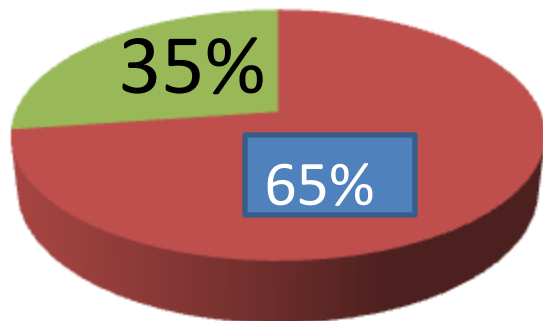
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
chaul, daul,saban,buisquite .	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
chaul, daul,saban,buisquite .			
.	2000	60,000	720,000
Total variable Expense (B)	2000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		600	7200
Mobile Bill		200	2400
Salary (self)		5,000	60,000
Salary (staff)		0	0
Transportation		1000	12000
Entertainment		200	2400
Gad		0	0
Genaretor		200	2400
Bank service Charge		0	0
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		7,000	84,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Komol pani	18k		12,000			0	12,000
chaul	2b	2000	4,000			0	4,000
vushe	2b	1500	3000			0	3000
mudi ponno			30,000			50,000	80,000
others			10,000				10,000
security			35,000		0	0	35,000
Total			94,000			50,000	55,900

Source of Finance



Entrepreneur Investment:
94,000
Investor Investment:50,000
Total Investment:144,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
chaul, daul,saban,buisquite Etc.	3000	75,000	900,000	945,000
Total Sales (A)	3000	75,000	900,000	945,000
Less. Variable Expense				
chaul, daul,saban,buisquite Etc.				
	2400	60,000	720,000	756,000
Total variable Expense(B)	2400	60,000	720,000	756,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800
Less. Fixed Expense				
Rent		800	9600	9600
Electricity Bill		600	7200	7200
Mobile Bill		300	3600	4000
Salary (self)		5,000	60,000	60,000
Transportation		2000	24,000	25,000
Entertainment		200	2400	2500
Ganeretor		200	2400	2500
Gad		0	0	0
Salary(staff)		0	00	0
Total Fixed Cost		9,100	109,200	110,000
Net Profit (E) [C-D]		8,900	106,800	116,000
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	106,800	116,000
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		76,800
	Total Cash Inflow	156,800	192,800
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	76,800	162,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 10 Family:0 Others:0
Experience & Skill : 03 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

