

## Proposed NU Business Name: **MA LAKSMI METAL**



Project identification and prepared by: Romendronath Halder  
Sonagazi.

Project verified by: Susanto Kumar Bishas



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

Name	:	<b>PORITOSH MOJUMDAR</b>
Age	:	01-02-1990 (27Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	2 Brothers, 1 Sisters
Address	:	Vill: Chasahabikari P.O: Kacharipukur P.S: Sonagazi Dist: Feni
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>PARUL BALA MOJUMDAR</b>
(iii) Father's name	:	<b>JOHOR LAL MOJUMDAR</b>
(iv) GB member's info	:	Branch : Char dorbesh ,Sonagazi Centre 8 (Female), Member ID: 3752, Group No: 06 Member since: 12-06-2005(12 years) First loan: BDT 4000
Further Information:		Existing loan: BDT 40000, Outstanding Loan: No
(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	:	10 years experience in running business.4 Years in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827816743
Family's Contact No.	:	01869568215
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PARUL BALA MOJUMDAR** joined Grameen Bank since 12 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

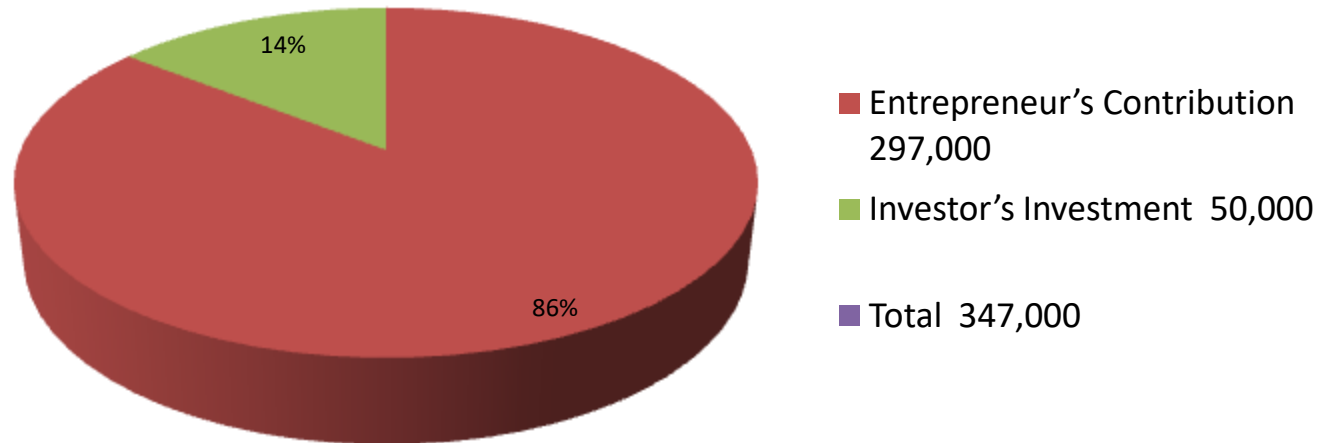
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA LAKSMI METAL</b>
Location	:	Karamatiya, bazar
Total Investment in BDT	:	BDT 347,000/-
Financing	:	Self BDT 297000/- (from existing business) 86% Required Investment BDT 50,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	35 ft x 30 ft= 900 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Furniture item e.t.c</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 4 employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Local Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Furniture item e.t.c	3400	102000	1224000
	0	0	0
Total Sales(A)	3400	102000	1224000
Less Variable Expense (B)			0
Furniture item e.t.c	2720	81600	979200
Total Variable Expense	2720	81600	979200
Contribution Margin (CM) [C=(A-B)]	680	20400	244800
Less Fixed Expense			
Rent		2000	24000
Electric Bill		700	8400
Transportation		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		6000	72000
Entertainment		300	3600
Guard		200	2400
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		15500	186000
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Furniture item e.t.c			297,000			50,000	347,000
						0	
	0	0	297,000	0	0	50,000	347,000

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Furniture item e.t.c	3900	117000	1404000	1474200	1547910
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3900</b>	<b>117000</b>	<b>1404000</b>	<b>1474200</b>	<b>1547910</b>
<b>Less Variable Expense (B)</b>					
Furniture item e.t.c	<b>3120</b>	<b>93600</b>	<b>1123200</b>	1179360	<b>1238328</b>
<b>Total Variable Expense</b>	<b>3120</b>	<b>93600</b>	<b>1123200</b>	<b>1179360</b>	<b>1238328</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>780</b>	<b>23400</b>	<b>280800</b>	<b>294840</b>	<b>309582</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		700	8400	8700	9000
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		6000	72000	72000	72000
Entertainment		300	3600	3600	3600
Gard		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>15500</b>	<b>186000</b>	<b>187000</b>	<b>188030</b>
<b>Net Profit (E)= [C-D]</b>		<b>7900</b>	<b>94800</b>	<b>99540</b>	<b>104517</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	94,800	99540	104517
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74800	154340
	<b>Total Cash Inflow</b>	<b>144,800</b>	<b>174,340</b>	<b>258,857</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>74,800</b>	<b>154,340</b>	<b>238,857</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 1 Family: 0 Others: 04  
Experience & Skill : 10 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



JR

UNITED REVOLUTION  
FOR THE REVOLUTION



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# FAMILY PICTURE

