

## Proposed NU Business Name: M/S LIMON MOTSHO KHAMAR



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Donbari tangail

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

Name	:	<b>MD.LIMON AHAMED</b>
Age	:	01-03-1998(19 Years)
Education, till to date	:	S.S.C
Marital status	:	UNMarried
Children	:	0
No. of siblings:	:	03 Brothers
Address	:	Vill: Birtara P.O:Birkodomtoli 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	:	<b>MOST.RENU BEGUM</b>
(iii) Father's name	:	<b>MD.AB: HAMID</b>
(iv) GB member's info	:	Branch;Kendua Centre # 25(Female), Member ID: 5352 Group No: 08 Member since: 2000- raning(17Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 40,000 Outstanding loan: 21,160
(v) Who pays GB loan installment	:	Mother
(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	:	03 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.	:	01971-810260
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.RENU BEGUM** Joined Grameen Bank Since 17 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

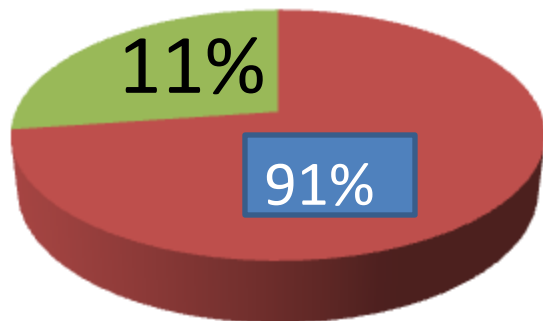
Business Name	:	<b>M/S LIMON MOTSHO KHAMAR</b>
Location	:	Birtara,Donbari,Tangail.
Total Investment in BDT	:	BDT 645,000
Financing	:	Self BDT 575,000(from existing business) 89% Required Investment BDT 70,000(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	0ft x 0 ft= 100 sotanso
Security of the shop	:	550,000 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like fish etc.</li><li>▪Average 100% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 0Employee.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Dhanbari.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
fish	2,200	66,000	792000
<b>Total Sales (A)</b>	2,200	66,000	792000
<b>Less. Variable Expense</b>			
fish	1,100	33,000	396000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	1,100	33,000	396000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,100	33,000	396000
<b>Less. Fixed Expense</b>			
Rent		12000	144,000
Electricity bill		200	2,400
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		0	0
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>18,500</b>	<b>222,000</b>
<b>Net Profit (E) [C-D]</b>		<b>14,500</b>	<b>174,000</b>

## Investment Breakdown 1

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
fish	5,000p	25	125,000			70,000	195,000
others							
scurety			450,000				450,000
<b>Total</b>			<b>575,000</b>			<b>70,000</b>	<b>645,000</b>

## Source of Finance



**Entrepreneur**  
 Investment: 575,000  
**Investor Investment: 70,000**  
**Total Investment: 645,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
fish	2,400	72,000	864,000	907,200
<b>Total Sales (A)</b>	2,400	72,000	864,000	907,200
<b>Less. Variable Expense</b>				
fish	1,200	36,000	432,000	453,600
<b>Total variable Expense(B)</b>	1,200	36,000	432,000	453,600
<b>Contribution Margin (CM) [C=(A-B)]</b>	1200	36,000	432,000	453,600
<b>Less. Fixed Expense</b>				
Rent		12000	144,000	144,000
Electricity bill		200	2,400	2,500
Transportation		1000	12,000	12,000
Salary (self)		5000	60,000	60,500
Salar (staff)		0	0	0
Entertainment		200	2,400	2,700
Guard		0	0	0
Genaretor		0	0	0
Mobile bill		300	3,600	3,800
<b>Total fixed Cost (D)</b>		<b>18,700</b>	<b>224,400</b>	<b>225,500</b>
<b>Net Profit (E) [C-D]</b>		<b>17,300</b>	<b>207,600</b>	<b>228,100</b>
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	207,600	228,100
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		165,600
	<b>Total Cash Inflow</b>	<b>277,600</b>	<b>393,700</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>165,600</b>	<b>351,700</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
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











# FAMILY PICTURE

