

Proposed NU Business Name: **LAXMI VANDAR**



Project identification and prepared by: Md Nurul Islam,  
Tangail Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>SUMAN DATTA</b>
Age	:	31-12-1987 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Sister
Address	:	Vill: Aloa Vobani, P.O: SantoshP.S: Tangail sadar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>SADHONA DATTA</b>
(iii) Father's name	:	<b>NITTO RANJAN DATTA</b>
(iv) GB member's info	:	Branch: Raxitbelta, Centre # 35(Male), Member ID: 2702/2, Group No: 02 Member since: 20-06-1990 (25Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 15000, Outstanding loan: Nil
(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	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736704464
Mother's Contact No.	:	01715049673
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NITTO RANJAN DATTA** joined Grameen Bank since 10 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>LAXMI VANDAR</b>
Location	:	Moshjid road, Pachani baazar, Tangail.
Total Investment in BDT	:	BDT 590,000/-
Financing	:	Self BDT 4,90,000/-(from existing business) 83% Required Investment BDT 100,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 7ft= 140 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Sakha etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪One will be appointed in future</li><li>▪The shop is own.</li><li>▪Collects goods from Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Shakha	4500	135000	1620000
<b>Total Sales (A)</b>	4500	135000	1620000
<b>Less Variable Expense</b>			
Shakha	3600	108000	1296000
<b>Total variable Expense (B)</b>	3,600	108000	1296000
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27000	324000
<b>Less Variable Expense</b>			
Rent		10,000	120000
Electricity bill		600	7200
Transportation		2,000	24000
Salary (self)		5000	60000
Guard		200	2400
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		18,300	219600
<b>Net Profit (E)= [C-D]</b>		8,700	104400

## Investment Breakdown

Particulars	Existing	Proposed	Total
Gold coated Sakha	144,000	20,000	164000
Breslet Shakha	70,000	20,000	90000
Buaty Shakha	50,000	20,000	70000
Thin Shakha	27,000	20,000	47000
Coper	70,000	0	70000
Cosmetics	80,000	20,000	100000
Dhuti Panjabi	35,000	0	35000
Others	14000		14000
	490,000	100,000	590000

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Shakha	6500	195000	2340000	2457000
<b>Total Sales (A)</b>	6500	195000	2340000	2457000
<b>Less Variable Expense</b>				
Shakha	5200	156000	1872000	1965600
<b>Total variable Expense (B)</b>	5,200	156000	1872000	1965600
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,300	39000	468000	491400
<b>Less Variable Expense</b>				
Rent		10,000	15,000	15,000
Electricity bill		800	9600	10000
Transportation		2,000	24,000	20,600
Salary (Self)		5000	60000	60000
Salary(Staff)		4000	48000	48000
Generator		300	3600	3800
Mobile bill		600	7200	7400
<b>Total fixed cost (D)</b>		22,400	163,800	161,000
<b>Net Profit (E)= [C-D]</b>		16600	199200	330,400
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	199,200	330,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		139,200
	<b>Total Cash Inflow</b>	299200	469600
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	139,200	409600

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 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

সিন্দুর,  
যাযায়  
হেন।

# লক্ষ্মী ভাণ্ডার

বিবাহ, পূজা  
অনুষ্ঠানের  
উপকরণ



এখন  
**৫০ টাকার**  
প্যাকে



৩০ মিঃ লিঃ প্যাক

**ভাণ্ডার**  
এখানে শাখা  
সিন্দুর, মুকুট  
মালা, বিবাহ  
পাজা, অনুষ্ঠান  
যাবতীয়













Lippell  
Lippell

LAKME

Kesh Kanta  
Kesh Kanta  
Kesh Kanta

Navratna  
Navratna  
Navratna

WEXCEL

POUS  
POUS  
POUS

Mess

Seal  
Seal





PLASTIC INDUSTRIES  
BRIGHT PLASTIC INDUSTRIES  
EVERY DAY Gold  
TAHIRBAI & SONS

Mon Mane Na GOLD BANGLES  
Mon Mane Na GOLD BANGLES  
Mon Mane Na GOLD BANGLES  
Mon Mane Na GOLD BANGLES

Various gold jewelry items displayed in trays and boxes.

Stacks of gold bangles and necklaces.

Stacks of gold bangles and necklaces.









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Lippel  
Lippel  
Lippel

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Man standing in the background





লেক্সা  
ভাণ্ডার  
কোনো শাঁখা সিঁ









# FAMILY PICTURE

