

Proposed NU Business Name: **SAIMA LEBU BAGAN**



Project identification and prepared by: Md Forhad Hossain,
Tangail Sadar Unit, Tangail.

Project verified by: MD. Mizanur Rahaman Patowari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AFZAL HOSSAIN
Age	:	07-07-1984 (33 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers and 02 Sisters
Address	:	Vill: Pania Banda, Belta Sorai, P.O: Porabari P.S: Tangail Sadar , 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	:	MST AMELA BEGUM
(iii) Father's name	:	MD SHAHJAHAN
(iv) GB member's info	:	Branch: Charabari , Centre # 37 (Female), Member ID: 3523, Group No: 07 Member since: 01-03-1998 (09 Years) First loan: BDT 5000/- Existing loan: BDT 30000 Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	NA
(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	:	07 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Foreign,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-857291
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHUKUR MOLLA joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SAIMA LEBU BAGAN
Location	:	
Total Investment in BDT	:	BDT 295000/-
Financing	:	Self BDT 225000/- (from existing business) 76% Required Investment BDT 70000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	100 Percentage
Security of the shop	:	Nil /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Lemon.▪The business is operating by entrepreneur. Existing 01 employee.▪After getting equity fund one employee will be appointed.▪Collects goods from.▪Agreed grace period is 3 months.

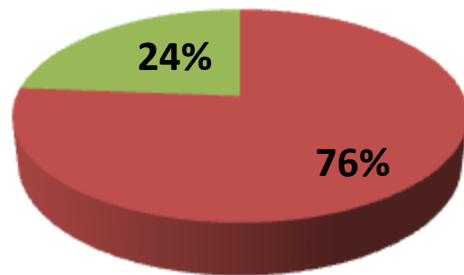
Existing Business (BDT)

Paticular	Monthly	Yearly
Revenue(Sales)		
Lemon	33,000	396000
Total Sales (A)	33,000	396000
Less Variable Expense		
Insecticides & Fertilizer	23100	277200
Total variable Expense (B)	23100	277200
Contribution Margin (CM) [C=(A-B)]	23,100	277200
Less Variable Expense		
Transportation	1,500	18000
Salary (self)	5000	60000
Salary(Staff)	7500	90000
Entertainment	300	3600
Guard	250	3000
Mobile bill	300	3600
Total fixed cost (D)	14,850	178200
Net Profit (E)= [C-D]	8,250	99000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Plant	450	500	225,000	0	0	0	225,000
Fertilizer, Irrigation	0	0	0	1	35,000	35,000	35,000
Working Capital	0	0	0	1	35,000	35,000	35,000
Total	450	0	225,000	2	0	70,000	295,000

Source of Finance



- Entrepreneur's Contribution 225,000
- Investor's Investment 70,000
- Total 295,000

Financial Projection (BDT)

Paticular	Monthly	Year1	Year 2
Revenue(Sales)			
Lemon	110,000	1320000	1386000
Total Sales (A)	110,000	1320000	1386000
Less Variable Expense			
Insectisides & Fertilizer	77,000	924000	970200
Total variable Expense (B)	77,000	924000	970200
Contribution Margin (CM) [C=(A-B)	33,000	396000	415800
Less Variable Expense			
Transportation	1,800	21600	22,600
Salary (self)	5000	60000	60000
Salary(Staff)	11000	132000	132000
Entertainment	300	3600	3600
Guard	250	3000	3000
Mobile bill	400	4800	5000
Total fixed cost (D)	18,500	222000	223,200
Net Profit (E)= [C-D]	14,500	174000	192,600
Investment Payback		42,000	42,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	174,000	192,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		132,000
	Total Cash Inflow	244000	324600
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	132,000	282600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 07 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

