

Proposed NU Business Name: M/S BIPUL FIRM HOUSE



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Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHRE BIPUL
Age	:	02-01-1987(30 Years)
Education, till to date	:	Class: Eight
Marital status	:	Unmarried
Children	:	0 4 Brother
No. of siblings:	:	—
Address	:	Vill: Nusratpur, P.O: Nusratpur,Thana: Adomdighi,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SUDEBY
(iii) Father's name	:	NEPAL CHANDRA SAHA
(iv) GB member's info	:	Branch: Nusratpur , Centre # 11 (Female), Member ID: 5278, Group No: 03 Member since: 20-03-2008(08Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT: 50,000, Outstanding loan: BDT: 45800
(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	:	03 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-906032
Mother's Contact No.	:	01723-722070
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUDEBY joined Grameen Bank since 08 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S BIPUL FIRM HOUSE
Location	:	Nusratpur, Adomdighi, Bogra
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 80000/- (from existing business) 58% Required Investment BDT 70,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	ft 20x 10 ft= 200 square ft
Implementation	:	<p>The business is planned to be scaled up by investment in existing goods like; Milk etc.</p> <ul style="list-style-type: none">▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Adomdighi, Bogra▪ Agreed grace period is 3 months.

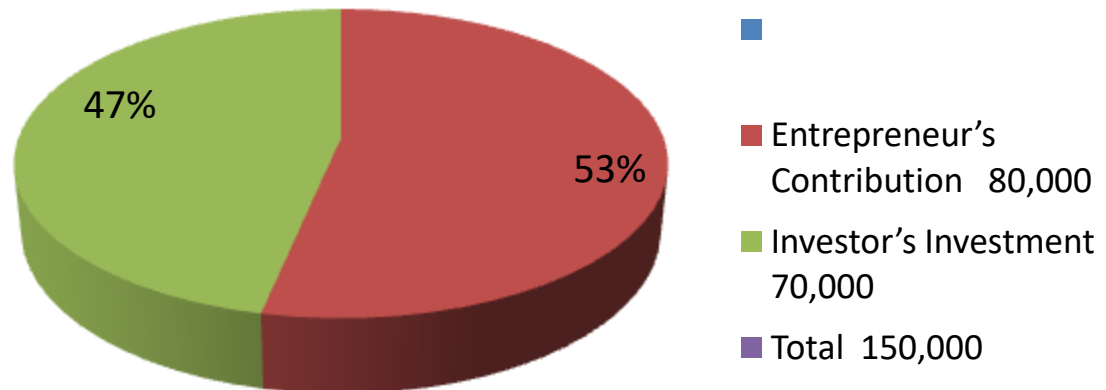
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk	300	9000	108000
Total Sales (A)	300	9000	108000
Less Variable Expense		0	0
Milk	60	1800	21600
Total variable Expense (B)	60	1800	21600
Contribution Margin (CM) [C=(A-B)]	240	7200	86400
Less Variable Expense			
Electricity bill		200	2400
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		200	2400
Total fixed cost (D)		5,800	69600
Net Profit (E)= [C-D]		1,400	16800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow(Austrolian)	2	60,000	60000	1	70,000	70000	130000
Calf	1	20,000	20000	0	0	0	20000
Total	3	0	80,000	1	0	70,000	150000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
	500	15000	180000	189000	198450
Total Sales (A)	500	15000	180000	189000	198450
Less Variable Expense		0	0	0	0
	100	3000	36000	37800	39690
Total variable Expense (B)	100	3000	36000	37800	39690
Contribution Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less Variable Expense			0	0	0
Rent		0	0	0	0
Electricity bill		300	3600	3780	3969
Transportation		400	4800	5040	5292
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Genator		0	0	0	0
Entertainment		200	2400	2520	2646
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		6,200	74400	78120	82026
Net Profit (E)= [C-D]		5,800	69600	73080	76734
Investment Payback			28,000	28,000	28,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	69600	73080	76734
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		41,600	86,680
	Total Cash Inflow	139,600	114,680	163,414
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)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28000	28,000
3	Net Cash Surplus	41,600	86680	135414

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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;Nusratpur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

