

Proposed NU Business Name: MA BABA KEBOL NETOYARK



Project identification and prepared by: Md. Alamgir Hosain,
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. TANBIR MAHAMUD
Age	:	18-07-1986 (31 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	1 Daughter 1Son
No. of siblings:	:	1 Brothers1 Sister
Address	:	Vill: Hatkura P.O: Kuroi P.S: Mirzapu 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	:	ROKEYA BEGOM
(iii) Father's name	:	BODOR UDDIN SIKDAR
(iv) GB member's info	:	Branch: Pakutiya , Nagorpur, Centre # 41 (Female), Member ID: 4861, Group No: 06 Member since: 21.05.2014(04Years) First loan: BDT 15000 /- Outstanding loan:83,240/=
Further Information:		
(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	:	13 years experience in running business. He has no years training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-131319
Family's Contact No.	:	01713-509435
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA BEGOM joined Grameen Bank since 04 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABA KEBOL NETOYARK
Location	:	Kuroni Bazer, . Mirzapu
Total Investment in BDT	:	BDT 1,73,800/-
Financing	:	Self BDT 1,23,800/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15ft=250 square ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ticket etc.▪The business is operating by entrepreneur. Existing 2 employee.▪The shop is not Own.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

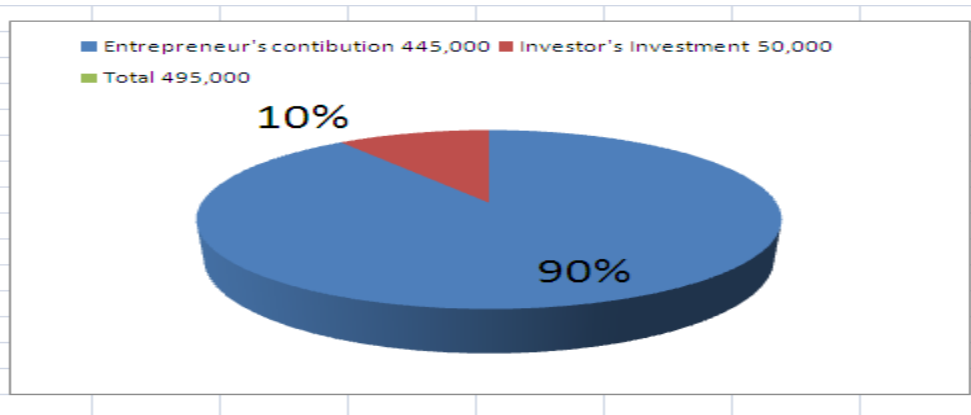
Particular		Monthly	Yearly
Revenue (sales)			
Internet , Dis		47,000	5,64,000
Total Sales (A)		47,000	5,64,000
Less. Variable Expense			
Contribution Margin (CM) [C=(A-B)]		47,000	5,64,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		500	6,000
Transportation		1000	12,000
Mobile Bill		300	3,600
Cenel Vara		20,000	2,40,000
Entertainment		300	3,600
Salary (sttaf)		6,000	72,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		33,900	4,06,800
Net Profit (E) [C-D]		13,100	1,57,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Tasformar	24,000	0	24,000
Not	2,000	0	2,000
M C	28800	24000	52800
Tar 1 Killo	26000		26000
Packot	13000		13000
Etc	10,000	26000	36,000
Advance	20,000	50,000	70,000
Total	12,38,00	50,000	1,73,800

Source of Finance

Entrepreneur's contibution 445,000	445,000
Investor's Investment 50,000	50,000
Total 495,000	



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Internet , Travels Agency	0	47,000	5,64,000	5,92,200
Total Sales (A)	0	47,000	5,64,000	5,92,200
Less. Variable Expense				
Contribution Margin (CM) [C=(A-B)	0	47,000	5,64,000	5,92,200
Less. Fixed Expense				
Rent		800	96,000	96,000
Electricity Bill		500	6,000	6,000
Transportation		1000	12,000	12,000
Mobile Bill		300	3600	3600
Entertainment		300	3,600	3,600
Salary (sttaf)		6,000	72,000	72,000
Salary (self)		5,000	60,000	60,000
Cenel Vara		20,000	2,40,000	2,40,000
Total Fixed Cost		33,900	4,06,800	4,06,800
Net Profit (E) [C-D)		13,100	1,57,200	1,85,400
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,57,200	1,85,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		127,200
	Total Cash Inflow	2,07,200	312,600
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	127,200	2,82,600

SWOT ANALYSIS

STRENGTH

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

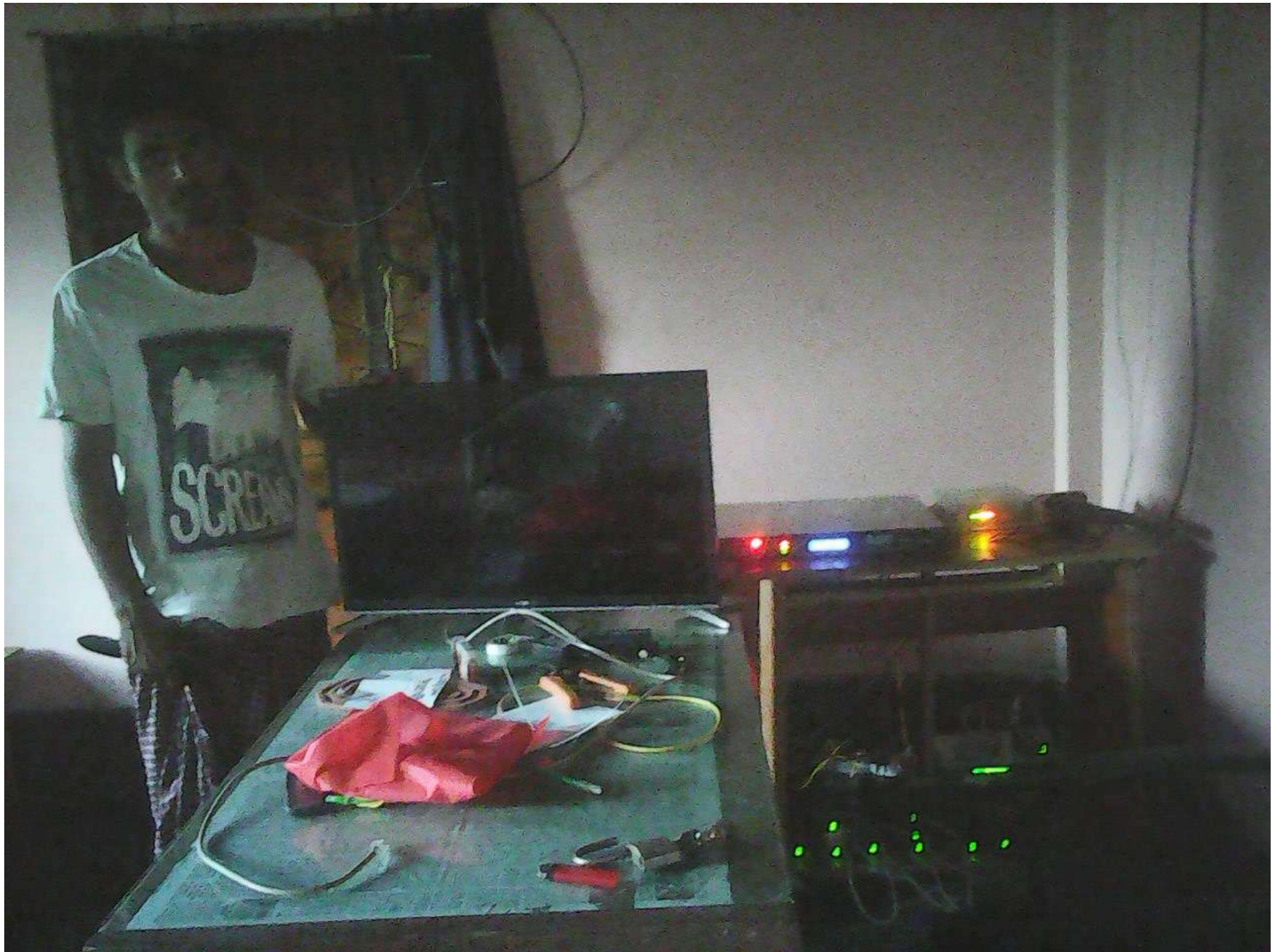
Pictures















FAMILY PICTURE