

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.BIPLOB
Age	:	11-01-1997 (20 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Sister
Address	:	Vill: Majhipara, P.O: Dupchachia, Thana: Dupchachia, 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	:	MST. BEUATY BEGUM
(iii) Father's name	:	MD. TUTUL
(iv) GB member's info	:	Branch: Birkedar Kahalu , Centre # 77 (Female), Member ID: 2184/4, Group No: 03 Member since: 18-05-2007 (08Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT:20,000/-
(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	:	05 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.	:	01763-092466
Mother's Contact No.	:	01768-831858
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. BEUATY BEGUM joined Grameen Bank since 15 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA DAIRY FIRM
Location	:	Akkelpur Road, Dupchachia, Bogra
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 100,000/-(from existing business) 71% Required Investment BDT 40,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 05 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Suing Machine etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

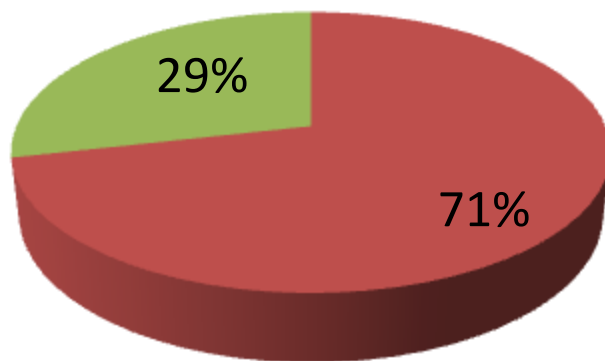
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Suying Machine	800	24000	288000
Total Sales (A)	800	24000	288000
Less Variable Expense			
Suying Machine	400	12000	144000
Total variable Expense (B)	400	12000	144000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		300	3600
Transportation		400	4800
Salary (self)		5000	60000
Entertainment		300	3600
Mobile bill		300	3600
Total fixed cost (D)		7,300	87600
Net Profit (E)= [C-D]		4,700	56400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Suying Machen	5	5000	25000	5	5000	25000	50000
Motor	10	1,000	10000	0	0	0	10000
Machen Parts	500	50	25000	300	50	15000	40000
Security	1	40,000	40000	0	0	0	40000
Total	511		100,000	300	0	40,000	140000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 40,000
- Total 140,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Suying Machine	1,200	36000	432000	453600	476280
Total Sales (A)	1,200	36000	432000	453600	476280
Less Variable Expense				0	0
Suying Machine	600	18000	216000	226800	238140
Total variable Expense (B)	600	18000	216000	226800	238140
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Variable Expense				0	0
Rent		1,000	12000	12600	13230
Electricity bill		400	4800	5040	5292
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Salary(Staff)		3000	36000	37800	39690
Entertainment		400	4800	5040	5292
Mobile bill		400	4800	5040	5292
Total fixed cost (D)		10,700	128400	134820	141561
Net Profit (E)= [C-D]		7,300	87600	91980	96579
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	87600	91980	96579
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71,600	147,580
	Total Cash Inflow	127,600	163,580	244,159
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	71,600	147580	228159

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0, Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Akkelpur Road,Dupchachia,
Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

