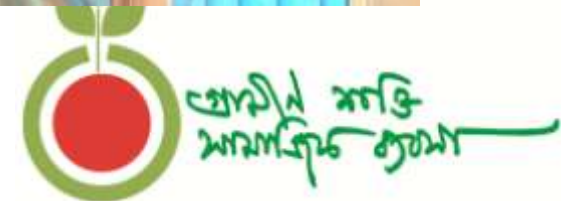


Proposed NU Business Name: **BABUL TRADERS**



Project identification and prepared by: Md. Sahidul Islam,
Nawabganj Unit, Dhaka

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.BABUL
Age	:	13-05-1985 (32 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	03 Child
No. of siblings:	:	02 Brothers 03 Sister
Address	:	Vill: Choto boxonagar, P.O: Boxonagar, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	LATE OMORJAN
(iii) Father's name	:	LATE SADEK ALI BEPARI
(iv) GB member's info	:	Branch: Solla, Centre # 08 (Female), Member ID: 4514, Group No: 06 Member since: 01/01/1990 First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 12,000/- Outstanding loan: Nill
(v) Who pays GB loan installment	:	Mother
(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	:	Twelve years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01825-720476
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE OMORJAN joined Grameen Bank since 27 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

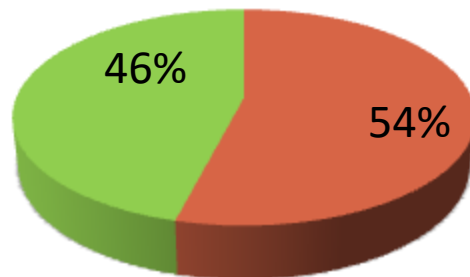
Business Name	:	BABUL TRADERS
Location	:	Boxonagar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,30,000/-
Financing	:	Self BDT 70,000(from existing business) 54% Required Investment BDT 60,000(as equity) 46 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; make Lungi.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Nawabgonj.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Trailaring Item		60000	720000
	0	0	0
Total Sales(A)	0	60000	720000
Less Variable Expense (B)			0
Leather		48000	576000
Total Variable Expense	0	48000	576000
Contributon Margin (CM) [C=(A-B)]		12000	144000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		200	2400
Rent		0	0
Guard		0	0
Salary (Staff-4)		0	0
Mobil Bill		200	2400
Generator		0	0
Total Fixed Cost (D)		6700	80400
Net Profit (E)= [C-D]		5300	63600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tat machine	01	50,000	50,000	01	60,000	50,000	1,00,000
Others		20,000	20,000			10,000	30,000
Total			70,000			60,000	1,30,000

0% Source of Finance



- Entrepreneur's Contribution's :-70,000
- Investor Investment's :- 60,000
- Total :- 1,30,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Tailoring Item	0	80000	960000	1008000	1058400
	0	0	0	0	0
Total Sales(A)	0	80000	960000	1008000	1058400
Less Variable Expense (B)					
Tailoring Item	0	64000	768000	806400	846720
Total Variable Expense	0	64000	768000	806400	846720
Contributon Margin (CM) [C=(A-B)]	0	16000	192000	201600	211680
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportaion		1500	18000	216000	2592000
Salary (Self)		5000	60000	60000	60000
Guard		0	0	0	0
Entertainment		300	3600	3600	3600
Rent		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		7700	92400	290800	2667200
Net Profit (E)= [C-D]		8300	99600	104580	109809
Investment Pay Back			24,000	24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	99,600	104580	109809
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	75600	75600	156180
	Total Cash Inflow	159,600	180,180	265,989
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	75,600	156,180	241,989

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Boxonagar, Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE

