

Proposed NU Business Name: MD ABDUL LATIF KATH BYBSHAYE



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Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ABDUL LATIF
Age	:	15-06-1985 (33Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 son 1 Daughter
No. of siblings:	:	1 Brother 2 sister
Address	:	Vill: kaliyapara P.O: kochua P.S: Sokhipur 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	:	LET.SOMELA
(iii) Father's name	:	MD.SHAJAHAN
(iv) GB member's info	:	Branch :Sokhipur Centre 37 (Female), Member ID: 3664 , Group No: 01 Member since: 30-07-2007 (10Years) First loan: BDT 3,000
Further Information:		Existing loan: BDT 20,000, Outstanding Loan: No
(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.)	:	Yes
Business Experiences and Training Info	:	24 years experience in running business. 24 Years in own business She has 24 years training.
Other Own/Family Sources of Income	:	Banana cultivation
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732000947
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LET.SOMELA joined Grameen Bank since 10 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

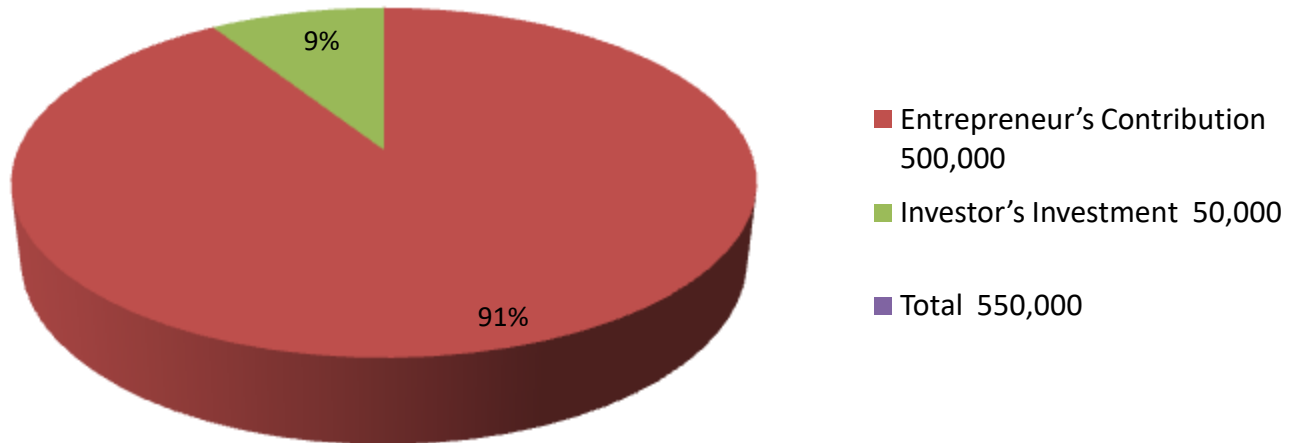
Business Name	:	MD ABDUL LATIF KATH BYBSHAYE
Location	:	Kaliyabazar,
Total Investment in BDT	:	BDT 550,000/-
Financing	:	Self BDT 500,000/- (from existing business) 91% Required Investment BDT 50,000/- (as equity) 9%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20x 10 ft=200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Kathal kath e.t.c.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is owned.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Kathal kath	1400	42000	504000
	0	0	0
Total Sales(A)	1400	42000	504000
Less Variable Expense (B)			0
Kathal kath	1050	31500	378000
Total Variable Expense	1050	31500	378000
Contributon Margin (CM) [C=(A-B)]	350	10500	126000
Less Fixed Expense			
Rent		0	0
Electric Bill		400	4800
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5700	68400
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Kathal Kath	8	62,500	500,000	1	50,000	50,000	550,000
	8	62500	500,000	1	50,000	50,000	550,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Kathal kath	1900	57000	684000	718200	754110
	0	0	0	0	0
Total Sales(A)	1900	57000	684000	718200	754110
Less Variable Expense (B)					
Kathal kath	1425	42750	513000	538650	565583
Total Variable Expense	1425	42750	513000	538650	565583
Contributon Margin (CM) [C=(A-B)]	475	14250	171000	179550	188528
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		400	4800	5100	5400
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5700	68400	68800	69200
Net Profit (E)= [C-D]		8550	102600	107730	113117
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	102,600	107730	113116.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82600	170330
	Total Cash Inflow	152,600	190,330	283,447
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	82,600	170,330	263,447

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 24 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

