

Proposed NU Business Name: B.B.C



Project identification and prepared by: Md Forhad Hossain,
Tangail Sadar Unit, Tangail
Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Shipan Miah
Age	:	01-01-1988 (30 Years)
Education, till to date	:	Class 8
Marital status	:	UnMarried
Children	:	0
No. of siblings:	:	3 Brothers
Address	:	Vill: Purbo Adalot para ,P.O: Tangail ,P.S: Tangail, 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	:	Asia Begom		
(iii) Father's name	:	Late.Jahir Miah		
(iv) GB member's info	:	Branch: DewzanDelduar Centre # 15 (Female), Member ID: 2823 , Group No: 11 Member since: 01-04-2000-007-03-2010(Years) First loan: BDT = 5000 Last Loan =0		

Further Information:

(v) Who pays GB loan installment	:	Own
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	0 years of business experience.
Own Business and Training Info	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	0
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737254384
Family's Contact No.	:	01675618560
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Asia Begom joined Grameen Bank since 18 years ago. At first she took BDT ,5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	B.B.C
Location	:	01No HiraSupar Market.Puraton Adalot Road,Tangail
Total Investment in BDT	:	BDT 203600/-
Financing	:	Self BDT 133,600/- (from existing business) 66% Required Investment BDT 70,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100square ft
Security of the shop	:	BDT150,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is rented .▪Collects goods from .Dhaka▪Agreed grace period is 3 months.

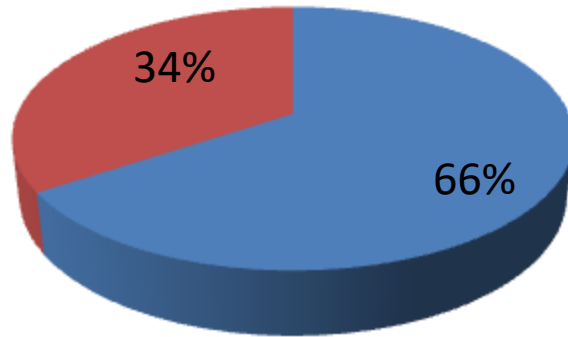
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pant,Shart,T shart,	4,200	126,000	1,512,000
	0	0	0
Total Sales (A)	4,200	126,000	1,512,000
Less. Variable Expense			
Pant,Shart,T shart,	3,570	107,100	1,285,200
Total variable Expense (B)	3,570	107,100	1,285,200
Contribution Margin (CM) [C=(A-B)]	630	18,900	226,800
Less. Fixed Expense			
Rent		6,000	72,000
Electricity Bill		600	7,200
Transportation		1,500	18,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		200	2,400
Generator Bill		350	4,200
Mobile Bill		300	3,600
Total fixed Cost (D)		14,250	171,000
Net Profit (E) [C-D]		4,650	55,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
pant	30	450	13500	pant	100	450	45,000	58,500
Shirt	50	400	20000	Shirt	45	400	18,000	38,000
T Shirt	200	150	30000	T Shirt	34	150	5,100	35,100
Worm Cloth	40	500	20000	Worm Cloth	0	0	0	0
Others			15100				0	15,100
Secuirity of Shop			25000					25,000
Machinaries			10000	Others			1,900	11,900
Total			133,600				70,000	203,600

Source of Finance



- Entrepreneur's contibution 133600
- Investor's Investment 70000
- Total 203600

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Pant,Shart,T shart,	5,000	150,000	1,800,000	1,890,000	1,984,500
0	0	0	0	0	0
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Pant,Shart,T shart,	4,250	127,500	1,530,000	1,606,500	1,686,825
Total variable Expense (B)	4,250	127,500	1,530,000	1,606,500	1,686,825
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
Rent		6,000	72,000	72,000	72,000
Electricity Bill		600	7,200	7,560	7,938
Transportation		1,500	18,000	18,900	19,845
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		300	3,600	3,780	3,969
Graud Bill		200	2,400	2,520	2,646
Generator Bill		350	4,200	4,410	4,631
Mobile Bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		14,250	171,000	172,950	174,998
Net Profit (E) [C-D]		8,250	99,000	110,550	122,678
Investment Payback			28,000	28,000	28,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	99,000	110,550	122,678
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		71,000	153,550
	Total Cash Inflow	169,000	181,550	276,228
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	28,000	28,000
3	Net Cash Surplus	71,000	153,550	248,228

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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

B.B.C

TRAP









