

Proposed NU Business Name: Kalpana Bostro Bitan



Project identification and prepared by: Md Serazul Islam,
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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Mst. Kalpana Khatun
Age	:	15-06-1987 (31 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Dauther 01 Son
No. of siblings:	:	02 Brothers 05 Sisters
Address	:	Vill: Halua Para ,P.O: Ghatail ,P.S: Ghatail, 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	:	Hajera Begum
(iii) Father's name	:	Abdul Mannan
(iv) GB member's info	:	Branch: Ghatail, Centre # 67 (Female), Member ID: 6327/1 , Group No: 08 Member since: 18-05-1989 (28Years) First loan: BDT = 2000 Last Loan = 40000

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, 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	:	0 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Hajera joined Grameen Bank since 28 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Kalpana Bostro Bitan
Location	:	Halua Para,Ghatail,Tangail.
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 50,000/- (from existing business) 56 % Required Investment BDT 40,000/- (as equity) 44 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 20 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sharee,Peticoad,Orna,etc.▪Average 0 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The Entrepreneur Is Owner Of The Shop.▪Collects goods from Korotiya.▪Agreed grace period is 3 months.

Existing Business			
BDT (TK)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sharee,Peticoad,Orna,etc.	2,000	60,000	720,000
	0	0	0
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Sharee,Peticoad,Orna,etc.	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		100	1,200
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		200	2,400
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

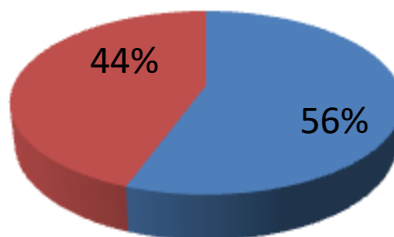
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Sharee	120	300	36000	Sharee	100	300	30,000	66,000
Peticoad	28	100	2800	Peticoad	30	100	3,000	5,800
Orna	40	100	4000	Orna	30	100	3,000	7,000
			0	Lungi	1	4000	4,000	4,000
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
Others	1	7200	7200				0	7,200
Security of Shop			0					0
Machinaries			0	Others			0	0
Total			50,000				40,000	90,000

Source of Finance

■ Entrepreneur's contibution 50000

■ Investor's Investment 40000

■ Total 90000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Sharee,Peticoad,Orna,etc.	2,500	75,000	900,000	945,000	992,250
0	0	0	0	0	0
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Sharee,Peticoad,Orna,etc.	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		110	1,320	1,386	1,455
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		220	2,640	2,772	2,911
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		210	2,520	2,646	2,778
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,090	73,080	73,734	74,421
Net Profit (E) [C-D]		8,910	106,920	115,266	124,029
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	106,920	115,266	124,029
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		90,920	190,186
	Total Cash Inflow	146,920	206,186	314,215
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	16,000	16,000
3	Net Cash Surplus	90,920	190,186	298,215

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business : 08 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