

Proposed NU Business Name: **Badhol Store**

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. Fahad Khan
Age	:	13-01-1997 (20 Years)
Education, till to date	:	H.S.C
Marital status	:	UnMarried
Children	:	No
No. of siblings:	:	02 Brothers
Address	:	Vill: Shingoragi ,P.O: Alashine ,P.S: TangailSadar, Dist: Tangail.

Parent's and GB related Info

(i) Who is GB member	:	Mother <input type="checkbox"/>	Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Beauty Parveen	
(iii) Father's name	:	Md.Badol Khan	
(iv) GB member's info	:	Branch: Alashine Delduar, Centre #17 (male), Member ID: 1698 , Group No:03 Member since: 03-02-2006(Y12ears) First loan: BDT =10000 Last Loan = 200000	

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 2years of business experience.
Own Business and Training Info	:	0 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738815025
Family's Contact No.	:	01682401500
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Md. Badol Khan joined Grameen Bank since 12 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan inAgriculture.

Proposed Nobin Udyokta Business Info

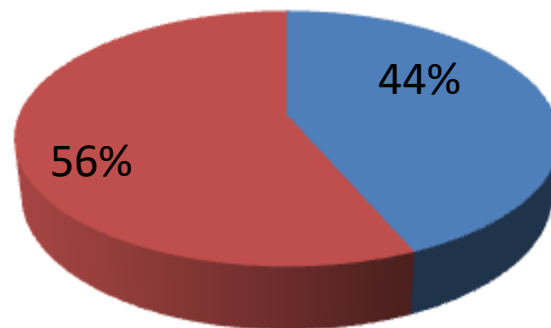
Business Name	:	Badhol Store
Location	:	Alashine Bazar,Delduar ,Tangail
Total Investment in BDT	:	BDT 106,305/-
Financing	:	Self BDT 46305/- (from existing business) 44 % Required Investment BDT60,000/- (as equity) 56 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	BDT
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 employee. ▪The shop is Own. ▪Collects goods from .Tangail ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Aluminium,custing,steel,etc.	3,000	90,000	1,080,000
	0	0	0
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Aluminium,custing,steel,etc.	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		1,500	18,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		300	3,600
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		7,700	92,400
Net Profit (E) [C-D]		5,800	69,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Aluminium	80	275	22000	Aluminium	114	280	31,920	53,920
Custing	7	215	1505	Custing	31	220	6,820	8,325
Steel	10	280	2800	Steel	32	280	8,960	11,760
Gift Item	0	0	10000	Gift Item	50	246	12,300	22,300
Others			10000				0	10,000
Secuirity of Shop			0					0
Machinaries			0	Others			0	0
Total			46,305				60,000	106,305

Source of Finance



- Entrepreneur's contibution 46305
- Investor's Investment 60000
- Total 106305

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Aluminium,custing,steel,etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
0	0	0	0	0	0
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Aluminium,custing,steel,etc.	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Electricity Bill		500	6,000	6,300	6,615
Transportation		2,000	24,000	25,200	26,460
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		400	4,800	5,040	5,292
Graud Bill		300	3,600	3,780	3,969
Generator Bill		0	0	0	0
Mobile Bill		400	4,800	5,040	5,292
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,600	103,200	105,360	107,628
Net Profit (E) [C-D]		9,400	112,800	121,440	130,512
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	112,800	121,440	130,512
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		88,800	186,240
	Total Cash Inflow	172,800	210,240	316,752
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	88,800	186,240	292,752

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

প্রস্তাবিত নবীন

প্রকল্পের নাম: বাদুল খিটোর

ইউনিটের নাম: ডা. গাহন সন্দ্ব

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: - শ্রীঃ মসহাদ চান

বয়স: ২০ বছর জন্ম তারিখ: ১৬/০২/১৯

শিক্ষাগত যোগ্যতা: বিএ - এম. বি











Arabe
10 Free Soup Set

Arabe
5 Pcs

Arabe
10 Free Soup Set

Arabe
5 Pcs

Arabe
5 Pcs





FAMILY PICTURE