

Proposed NU Business Name: **HABIBUR LEBU BAGAN**



Project identification and prepared by: Md. Aminul Islam,
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Project verified by: MD. Mizanur Rahaman Patoyari



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HABIBUR RAHAMAN
Age	:	15-05-1995(20Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	/-
No. of siblings:	:	1Brothers and 2 Sisters
Address	:	Vill: Kumarjani P.O: Putiyajani Bazar P.S: Delduar, 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	:	DHDHHJAN BEGUM
(iii) Father's name	:	SHUKUR MOLLA
(iv) GB member's info	:	Branch: Fajilhati Delduar, Centre # 17 (Female), Member ID: 1731, Group No: 04 Member since: 15-05-1988 (27 Years) First loan: BDT 2000 /- Outstanding loan: Nil/-
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 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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Foreign,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01627482571
Family's Contact No.	:	01733162433
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHUKUR MOLLA joined Grameen Bank since 27 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	HABIBUR LEBU BAGAN
Location	:	Putiyajani Bazar, Delduar, Tangail.
Total Investment in BDT	:	BDT 480000/-
Financing	:	Self BDT 400000/- (from existing business) 83% Required Investment BDT 80,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	200 Dc
Security of the shop	:	Nil /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Lemon .▪The business is operating by entrepreneur. Existing 1 employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Local Market .▪Agreed grace period is 3 months.

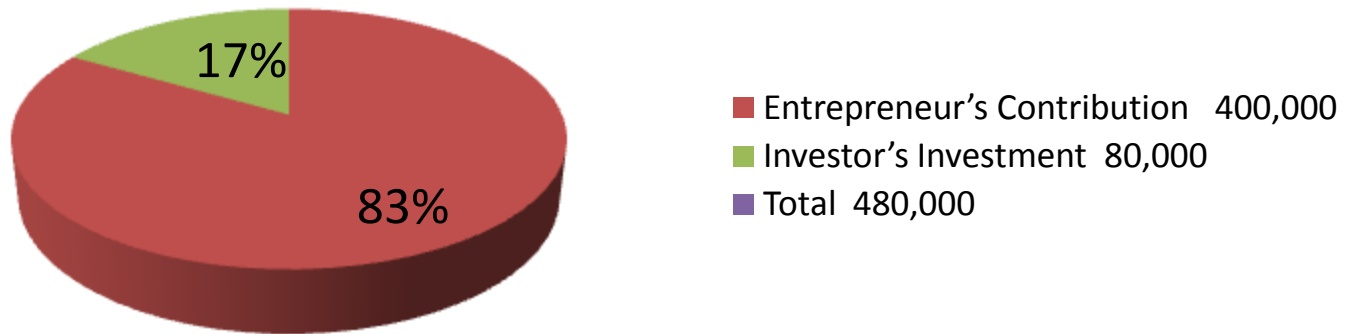
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Lemon		15,000	180,000
Total Sales (A)		15,000	180,000
Less. Variable Expense			
Lemon		1,000	12,000
Total variable Expense (B)		1,000	12,000
Contribution Margin (CM) [C=(A-B)]		14,000	168,000
Less. Fixed Expense			
Transportation		500	6,000
Mobile Bill		200	2,400
Entertainment		500	6,000
Salary (sttaf)		3,000	36,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		9,200	110,400
Net Profit (E) [C-D)		4,800	57,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Lemon	400000		400000
Land rent		80000	80000
Total	400000	80000	480000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)		24,000	288,000	302,400
Lemon				
Total Sales (A)		24,000	288,000	302,400
Less. Variable Expense				
Lemon		2,000	24,000	25,200
Total variable Expense (B)		2,000	24,000	25,200
Contribution Margin (CM) [C=(A-B)]		22,000	264,000	277,200
Less. Fixed Expense				
Transportation		1,000	12,000	12,000
Mobile Bill		300	3,600	3,600
Entertainment		500	6,000	6,000
Salary (sttaf)		6,000	72,000	72,000
Salary (self)		5,000	60,000	60,000
Non Cash Item				
Total Fixed Cost		12,800	153,600	153,600
Net Profit (E) [C-D]		9,200	110,400	123,600
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	110,400	123,600
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		62,400
	Total Cash Inflow	190,400	186,000
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	62,400	138,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 5 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





BEING

Indonesia
Membina Tani
& Buruh
Kernya









































FAMILY PICTURE

