Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Mizanur Rahman Patwary

**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	**A.B.M RIDAWAN HAQUE**
Age	:	08-04-1993 *(24 Years)*
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	2 Brother's & 1 Sister
Address	:	Vill: West Ghatail P.O: Ghatail P.S:Ghatail, Dist: Tangail.
Parent's and GB related Info (i) Who is GB member	:	Mother ✓ Fathe ☐
(ii) Mother's name	:	**SULTANA RAZIA**
(iii) Father's name	:	**LATE. JALAL UDDIN**
(iv) GB member's info	:	Branch: Ghatail, Centre # 81 (Female), Member ID: 5813, Group No: 05 Member since: 10-04-1998 *(19 Years)* First loan: BDT 5000 Taka. Existing loan: 30000, Outstanding loan: 24720 Taka
Further Information: (v) Who pays GB loan installment	:	Son
(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.)	:	None
Business Experiences and	:	Eight years experience in running business.
Training Info	:	He has Trained 1 Year.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01781-310519
Family's Contact No.	:	01729-521146
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rajia Joined Grameen Bank Since 19 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	**SEBA TELECOM**
Location	:	Ghatail Bazar, Ghatail,Tangail.
Total Investment in BDT	:	BDT 165,000 Taka
Financing	:	Self BDT 115,000(from existing business) 57% Required Investment BDT 50,000(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	05 ft x 07 ft= 35 Square ft
Security of the shop	:	20000 Taka.
Implementation	:	▪The business is planned to be scaled up by investment in existing goods like; Biscuit,Soft Drinks,Chips,Bred Item,Bikash,DBBL,And Flexiload.. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing No Employee. ▪The shop is Rented ▪Collects goods from Ghatail. ▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
; Biscuit,Soft Drinks,Chips,Bred Item	500	15,000	180000
Bikash & DBBL	70,000	2,100,000	25200000
Flexiload	5,000	150,000	1800000
Total Sales (A)	75,500	2,265,000	27180000
Less. Variable Expense			
; Biscuit,Soft Drinks,Chips,Bred Item	425	12,750	153000
Bikash & DBBL	69,720	2,091,600	25099200
Flexiload	4,860	145,800	1749600
Total variable Expense (B)	75,005	2,250,150	27001800
Contribution Margin (CM) [C=(A-B)	495	14,850	178200
Less. Fixed Expense			
Rent		900	10,800
Electricity Bill		600	7,200
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		60	720
Transportation		200	2,400
Entertainment		200	2,400
Salary (staff)		0	0
Bank service Charge		0	0
Total fixed Cost (D)		7,160	85,920
Net Profit (E) [C-D]		7,690	92,280

Investment Breakdown							
	Existing			Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Biscuit	3	550	1,650	10	550	5500	7,150
Soft Drinks	12	550	6,600	20	550	11000	17,600
Chips	2	144	288	0	0	0	288
Bikash	1	50000	50,000	1	20000	20000	70,000
DBBL	1	10000	10,000	1	10000	10000	20,000
Flexiload	1	10000	10,000	1	3500	3500	13,500
Bread Item	1	1462	1,462	0	0	0	1,462
Freeze	1	15000	15,000	0	0	0	15,000
Sequrity	1	20000	20,000	0	0	0	20,000
			0				0
Total	23	107706	115,000	33	34600	50000	165,000

Source of Finance

43%

57%
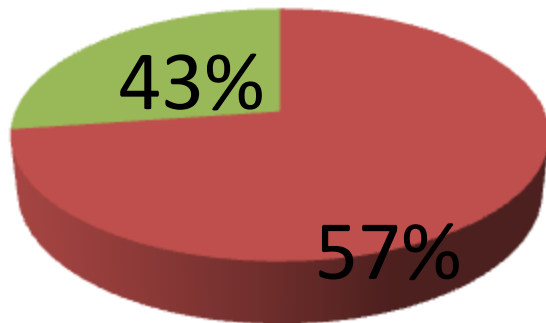
Entrepreneur Investment:115,000
Investor Investment:50,000
Total Investment:165,000

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Biscuit,Soft Drinks,Chips,Bred Item	700	21000	252000	264600	277830
Bikash & DBBL	100000	3000000	36000000	37800000	39690000
Flexiload	6000	180000	2160000	2268000	2381400
Total Sales (A)	106700	3201000	38412000	40332600	42349230
Less. Variable Expense		0		0	
Biscuit,Soft Drinks,Chips,Bred Item	595	17850	214200	224910	236155.5
Bikash & DBBL	99600	2988000	35856000	37648800	39531240
Flexiload	5840	175200	2102400	2207520	2317896
Total variable Expense (B)	106035	3181050	38172600	40081230	42085292
Contribution Margin (CM) [C=(A-B)	665	19950	239400	251370	263938.5
Less. Fixed Expense					
Rent		900	10800	10800	10800
Electricity Bill		600	7200	7200	7200
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		250	3000	3000	3000
Entertainment		300	3600	3600	3600
Generator		0	0	0	0
Gurd		60	720	720	720
Depriciation			3000	3000	3000
Total Fixed Cost		7410	91920	91920	91920
Net Profit (E) [C-D]		12540	147480	159450	172018.5
Investment Payback			20000	20000	20000

Financial Projection (BDT)

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	50,000		
1.2	Net Profit	**147480**	**159450**	**172018.5**
1.3	Depreciation (Non cash item)	3000	3000	3000
1.4	Opening Balance of Cash Surplus		130480	272930
	Total Cash Inflow	200480	292930	447948.5
2	**Cash Outflow**			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	**Net Cash Surplus**	130480	272930	427948.5

SWOT ANALYSIS

STRENGTH	**W**EAKNESS
Employment: Self: 01 Family:0 Others:0 Experience & Skill : 08 Years Quality goods & services; Skill and experience;	Lack of Capital/Investment
OPPORTUNITIES	**T**HREATS
Huge demand in the community Location of shop; Regular customers;	Theft Fire Political unrest

Pictures

bKash

একটি ব্র্যাক ব্যাংক প্রতিষ্ঠান

বিকাশ করুন

রূপালী ব্যাংক শিওরক্যাশ

টাকা দেই ফোনে ফোনে

সেন্ড মানি

কিলোড

রূপালী ব্যাংক
শিওরক্যাশ

FAMILY PICTURE