

Proposed NU Business Name: **ABIR PANT HOUSE**

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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.UJJAL
Age	:	09-04-1984(33Years)
Education, till to date	:	Class iv
Marital status	:	Married
Children	:	01son 01 daughter
No. of siblings:	:	02 Brothers
Address	:	Vill: bow bazarP.O ;vaggokul,P.S: sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FATEMA BEGU
(iii) Father's name	:	LATE. AFAZUDDIN SHEIKH
(iv) GB member's info	:	Branch: Sinpara Centre #30 (Female), Member ID: 4900/1, Group No: 07 Member since: 02-05-1992 (12 Years) First loan: BDT 2,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	15years of business experience. : 04 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.	:	01718-031057
Family's Contact No.	:	01876-479441
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA BEGUM joined Grameen Bank since 12 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	:	ABIR PANT HOUSE
Location	:	Barowgaw bazar,high school road.
Total Investment in BDT	:	BDT 340,000/-
Financing	:	Self BDT 260,000/- (from existing business)76 % Required Investment BDT 80,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 12 ft= 216 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; jins pant etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from keranigonj.▪Agreed grace period is 3 months.

Existing Business (BDT)

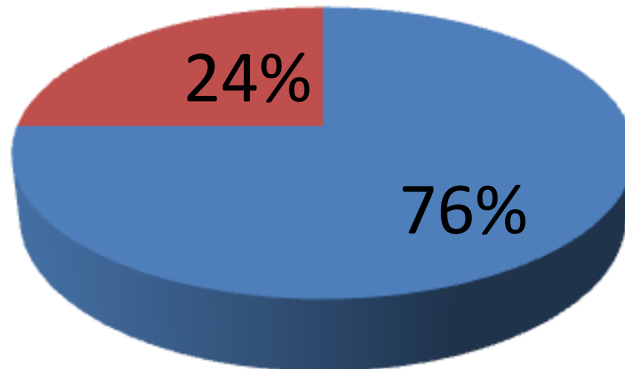
Particular	Daily	Monthly	Yearly
Revenue (sales)			
jins pant	6,800	204,000	2,448,000
Total Sales (A)	6,800	204,000	2,448,000
Less. Variable Expense			
jins pant	5,440	163,200	1,958,400
Total variable Expense (B)	5,440	163,200	1,958,400
Contribution Margin (CM) [C=(A-B)]	1360	40,800	489,600
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		3000	36,000
Transportation		2,000	24,000
Salary(self)		5,000	60,000
Salary(sttaf)		20000	240,000
Entertainment		200	2,400
Gird		300	3,600
Generator		1000	12,000
Mobile bill		300	3,600
Total fixed Cost (D)		34,300	411,600
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Jins pant	1800	70	126000		200	400	80,000	206000
Plan machine	6	10000	60000					60000
Fut machine	4	4000	16000					16000
Chap machine	1	50000	50000					50000
Log machine	1	8000	8000					80000
Total			260,000				80,000	340,000

Source of Finance

■ Entrepreneur's contribution 260,000
 ■ Investor's Investment 80,000
 ■ Total 340,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
jins pant	7,500	225,000	2,700,000	2,835,000	2,976,750
Total Sales (A)	7,500	225,000	2,700,000	2,835,000	2,976,750
Less. Variable Expense					
jins pant	6,000	180,000	2,160,000	2,268,000	2,381,400
Total variable Expense (B)	6,000	180,000	2,160,000	2,268,000	2,381,400
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		3000	36,000	37,800	39,690
Transportation		2,000	24,000	25,200	26,460
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		20,000	240,000	240,000	240,000
Entertainment		200	2,400	2,520	2,646
Gird		300	3,600	3,600	3,600
Generator		1,000	12,000	12,600	13,230
Mobaile bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	26,800	26,800	26,800
Total Fixed Cost		34,300	438,400	442,300	446,395
Net Profit (E) [C-D]		10,700	101,600	124,700	148,955
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	101,600	124,700	148,955
1.3	Depreciation (Non cash item)	26800	26800	26800
1.4	Opening Balance of Cash Surplus		96,400	215,900
	Total Cash Inflow	208,400	247,900	391,655
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	96,400	215,900	359,655

SWOT ANALYSIS

STRENGTH

Employment: 05 Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Own Business :04
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