

Proposed NU Business Name: **BULBUL PAN GHOR**



Project identification and prepared by: Md Kabir Raksham,
Taherpur, Rajshahi Unit,

Project verified by: MD. Mannan Talukdar



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BULBUL
Age	:	25-12-1995(21 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	01 Brother 1 sister
Address	:	Vill: Nurpur P.O: Nurpur Thana: Bagmara Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. SANOARA BEGUM
(iii) Father's name	:	MD.BULBUL AHAMMED
(iv) GB member's info	:	Branch: Sreepur Bagmara, Centre # 63(Female), Member ID:5955/1 Group No: 01 Member since: 12-09-2007 (15Years) First loan: BDT 4000
Further Information:		Existing Loan: BDT: 227000, Outstanding loan: BDT: 201854
(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.)	:	Yes
Business Experiences and Training Info	:	03 years experience in running business. 03 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740384410
Mother's Contact No.	:	01732882905
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SANOARA BEGUM joined Grameen Bank since 10 years ago. At first she took 4000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

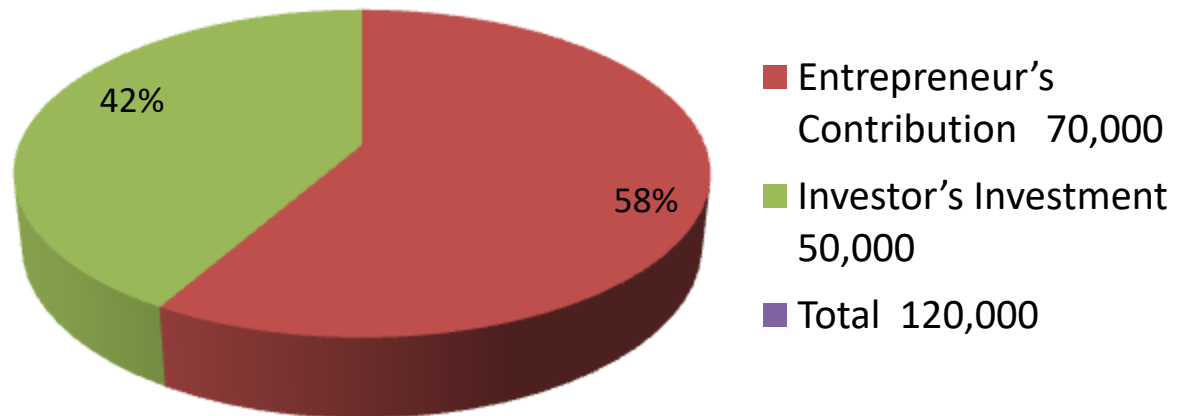
Business Name	:	BULBUL PAN GHOR
Location	:	Nurpur,Bagmara,Rajshahi
Total Investment in BDT	:	BDT 120000/-
Financing	:	Self BDT 70000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	13 shotangso.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Betel leaf etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Baghmara.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Betel leaf etc.	450	13500	162000
	0	0	0
Total Sales(A)	450	13500	162000
Less Variable Expense (B)			0
Betel leaf etc.	0	0	0
Total Variable Expense	0	0	0
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportation		1000	12000
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Medicine		2000	24000
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		8500	102000
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Betel leaf etc.			70,000			50,000	120,000
	0	0	70,000	0	0	50,000	120,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Betel leaf etc.	900	27000	324000	340200	357210
0	0	0	0	0	0
Total Sales(A)	900	27000	324000	340200	357210
Less Variable Expense (B)					
Betel leaf etc.	0	0	0	0	0
Total Variable Expense	0	0	0	0	0
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		2000	24000	24000	24000
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		8500	102000	103000	104030
Net Profit (E)= [C-D]		18500	222000	233100	244755
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	222,000	233100	244755
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		202000	415100
	Total Cash Inflow	272,000	435,100	659,855
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	202,000	415,100	639,855

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Kusumbi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

