

Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. JAHANGIR ALAM
Age	:	15-02-1983(34Year)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	2 Brother & 2 Sister
Address	:	Vill: Aloknagor, P.O: Goalkandi, P.S: 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	:	MST. JAHANARA BEGUM
(iii) Father's name	:	MD. MUNCHUR ALI
(iv) GB member's info	:	Branch: Hamirkudsa, Centre # 49(Female), Member ID: 4695, Group No:03 Member since:1995 First loan: BDT -2000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Paid
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Goru khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01723306283
Father's Contact No.	:	01793831482
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAHANARA BEGUM joined Grameen Bank since 15 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SALAUDDIN TAILERS
Location	:	Hamirkudsa, bagmara, Rajshahi
Total Investment in BDT	:	BDT 250000
Financing	:	Self BDT 200000-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20ft x 10ft= 200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

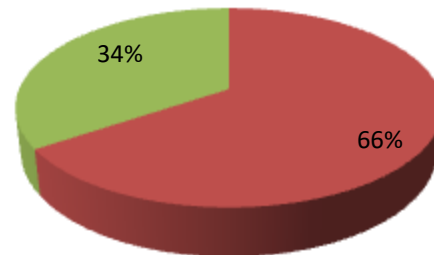
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Servicing=300 and sales=2000	2,300	69,000	828000
Total Sales (A)	2,300	69,000	828000
Less. Variable Expense		0	
Botic,three pcs.etc.	1,800	54,000	648000
Total variable Expense (B)	1,800	54,000	648000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180000
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		1000	12,000
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
Entertainment		200	2,400
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		7,000	84,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shirt pic	200	250	50,000			25000	25,000
Pent pic	100	350	35,000			25000	25,000
Thri pic	100	550	55,000				
Goj kapor	200	50	10,000				
than kapor			50000				
						0	0
Total	0	1200	200000		0	50000	50000

Source of Finance



- Entrepreneur's Contribution 95,000
- Investor's Investment 50,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
servicing=300, sales=2000	2300	69000	828000	869400	912870
Total Sales (A)	2300	69000	828000	869400	912870
Less. Variable Expense		0	0	0	0
sales	1800	54000	648000	680400	714420
Total variable Expense (B)	1800	54000	648000	680400	714420
Contribution Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less. Fixed Expense					
Rent		1000	12000	12000	12000
Electricity Bill		1000	12000	13000	14000
Mobile Bill		300	3600	3800	4000
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	7000	8000
Entertainment		200	2400	2800	3000
Salary (staff)		0	0	0	0
medicin					
Bank service Charge			100	100	100
Total Fixed Cost		8000	96100	98700	101100
Net Profit (E) [C-D]		7000	83900	90300	97350
Investment Payhack			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	83900	90300	97350
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		63900	134200
	Total Cash Inflow	133900	154200	231550
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)	20,000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	63900	134200	211550

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm:
Hamirkudsa,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest







Family picture

