

Proposed NU Business Name: M/S: BAPPI MEKARNIX



Project identification and prepared by: MD Shahidul Islam, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BAPPI ISLAM
Age	:	07-07-1999
Education, till to date	:	S.S.C
Marital status	:	unmarried
Children	:	No
No. of siblings:	:	01 Brothers & 01 Sister
Address	:	Vill: Chandipur P.o-Bagha, Up: Bagha 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. SONALI ISLAM
(iii) Father's name	:	MD. SHAIDUL ISLAM
(iv) GB member's info	:	Branch: Monigram, Centre # 25(Female) Member ID: 1971/4, Group No: 02 Member since: 15-07-2003(14Years) First loan: BDT – 10,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 15,480
(v) Who pays GB loan installment	:	Father No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc	:	

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	:	06 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.	:	01788-046216
Father's Contact No.	:	01724-268200
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SONALI ISLAM joined Grameen Bank since 14 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S:BAPPI MEKARNIX
Location	:	Chandipur Bazar,Bagha, Rajshahi .
Total Investment in BDT	:	BDT 49000/-
Financing	:	Self BDT 19000/-(from existing business) 39% Required Investment BDT 30000/-(as equity) 61%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 8 ft= 80 square ft
Security of the shop	:	No
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bicycle Tayer, Tube , Ring ,Biyaring etc Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

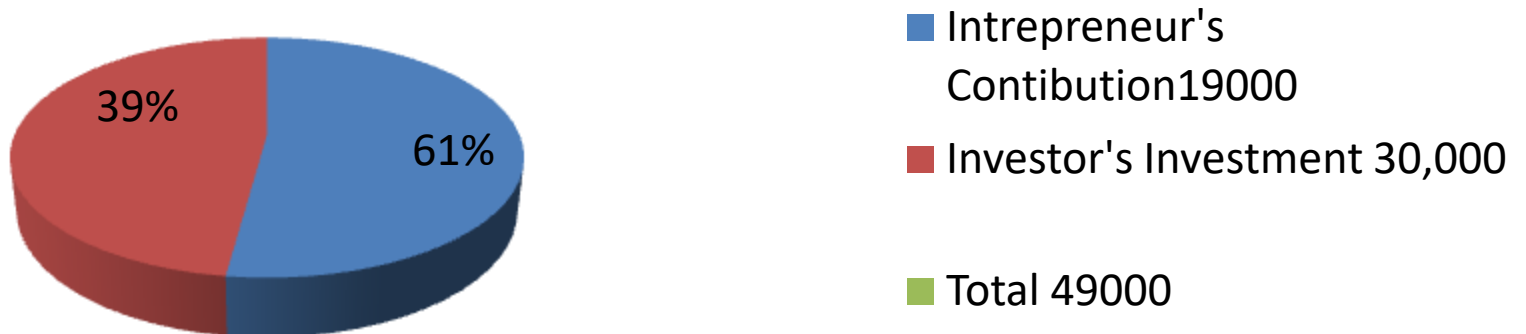
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Daily working Income	500	15000	180000
Total Sales (A)	500	15000	1,80,000
Less. Variable Expense			
Daily working Income	500	15000	180000
		15000	
Total variable Expense (B)	500		180000
Contribution Margin (CM) [C=(A-B)	500	15000	180000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4800
Transportation		0	0
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		0	0
Guard		0	0
Bank Charge		100	1,200
Mobile Bill		200	2400
Total fixed Cost (D)		4,700	56400
Net Profit (E) [C-D)		10,300	123600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cycle Tube (5x100)	500	5000	5500
Motor Cycle Tube)	500	10000	10500
Cycle parts	10000	15000	25000
pam Machine (1 p)	5000		5000
Wellding Machaine (1p)	3000		3000
Others	0		0
Security of Shop	0		0
Total	19,000	30,000	49,000

Source of Finance Sales



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Daily working income	600	18,000	2,16,000	2,26,800	2,38,140
Total Sales (A)	600	18,000	2,16,000	2,26,800	2,38,140
Less. Variable Expense					
Dailly working Income	600	18,000	2,16,000	2,26,800	2,38,140
Total variable Expense (B)	600	18,000	21,6,000	2,26,800	2,38,140
Contribution M. (CM) [C=(A-B)	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Electricity Bill		400	4,800	5,000	5,000
Transportation		0	1,000	1,500	1,500
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		100	1,200	1,300	1,500
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,400	2,400
Total Fixed Cost		4,800	58,600	59,500	59,800
Net Profit (E) [C-D)		13,200	1,57,400	1,67,300	1,78,340

Cash flow projection on business plan (rec. &

<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	30,000		
1.2	Net Profit	1,57,400	1,67,300	1,78,340
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		1,45,400	3,00,700
	Total Cash Inflow	1,87,400	3,12,700	4,79,040
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	1,45,400	3,00,700	4,67,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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







Family picture

