

Proposed NU Business Name:M/S NABIL PAKEGING



Project identification and prepared by:Md Shahadat hossain,
Dhanbari Unit, Tangail

Project verified by: Md. Shahadat hossain



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ATIKUR RAHMAN
Age	:	01-02-1985 (33Years)
Education, till to date	:	M.S.C
Marital status	:	UnMarried
Children	:	0 Dauther 0 Son
No. of siblings:	:	0 2Brothers 01 Sisters
Address	:	Vill:Khathaliabari ,P.O: BirkodomtoliP.S: Dhanbari, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANOWARA BEGUM
(iii) Father's name	:	MD.NIZAM UDDIN
(iv) GB member's info	:	Branch: Kendua, Centre # 54 (Female), Member ID: 8251/1 , Group No: 01 Member since: 2012-running (06Years) First loan: BDT = 10,000/= Last Loan = 20,000/=
Further Information:	:	Outstanding loan:= 7240/=
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	02 years of business experience.
Own Business and Training Info	:	02 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-733092
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S NABIL PAKAGING
Location	:	Dhanbari Newmarket,Dhanbari ,Tangail.
Total Investment in BDT	:	BDT 830,000/-
Financing	:	Self BDT 750,000/- (from existing business) 90% Required Investment BDT 80,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	BDT 150,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; dutch bangla,etc.▪Average 2% gain on sales.▪The business is operating by entrepreneur. Existing 02 employee.▪The shop is rented .▪Collects goods from .Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
dbbl rokect	60,000	1,800,000	21,600,000
servics	0	0	0
Total Sales (A)	60,000	1,800,000	21,600,000
Less. Variable Expense			
dbbl rokect	58,800	1,764,000	21,168,000
Total variable Expense (B)	58,800	1,764,000	21,168,000
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		15000	180,000
Entertainment		500	6,000
Graud Bill		200	2,400
Generator Bill		120	1,440
Mobile Bill		300	3,600
Total fixed Cost (D)		23,420	281,040
Net Profit (E) [C-D]		12,580	150,960

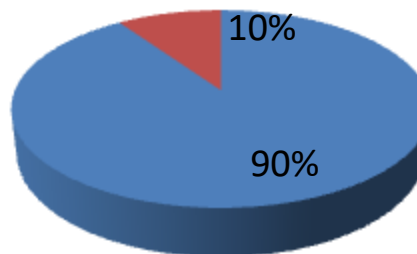
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
dbbl roect			600000	dbbl roect			80,000	680,000
			0	0			0	0
			0	0			0	0
			0	0			0	0
			0	0			0	0
			0	0			0	0
			0	0	0	0	0	0
			0	0	0	0	0	0
	0		0	0			0	0
Others			0	Others			0	0
Secuirity of Shop			150000					150,000
Machinaries	0	0	0	Machinaries	0	0	0	0
Total			750,000				80,000	830,000

Source of Finance

■ Entrepreneur's contibution 750000

■ Investor's Investment 80000

■ Total 830000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
dbbl roect	70,000	2,100,000	25,200,000	26,460,000	
servics	0	0	0	0	
Total Sales (A)	70,000	2,100,000	25,200,000	26,460,000	
Less. Variable Expense					
dbbl roect	68,600	2,058,000	24,696,000	25,930,800	
Total variable Expense (B)	68,600	2,058,000	24,696,000	25,930,800	
Contribution Margin (CM) [C=(A-B)	1,400	42,000	504,000	529,200	
Less. Fixed Expense					
Rent		1,500	18,000	18,000	
Electricity Bill		330	3,960	4,158	
Transportation		550	6,600	6,930	
Salary (self)		5,000	60,000	60,000	
Salary (staff)		15,000	180,000	180,000	
Entertainment		550	6,600	6,930	
Graud Bill		220	2,640	2,772	
Generator Bill		126	1,512	1,588	
Mobile Bill		315	3,780	3,969	
Non Cash Item					
Depreciation		0	0	0	
Total Fixed Cost		23,591	283,092	284,347	
Net Profit (E) [C-D)		18,409	220,908	244,853	
Investment Payback			48,000	48,000	

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	220,908	244,853	
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		172,908	
	Total Cash Inflow	300,908	417,761	
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)	48,000	48,000	
	Total Cash Outflow	128,000	48,000	
3	Net Cash Surplus	172,908	369,761	

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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

এজেন্ট ব্যাংকিং



ডাচ-বাংলা ব্যাংক
এজেন্ট ব্যাংকিং





বেতন/ভাতা
প্রদান

Agent
Banking

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FAMILY PICTURE

