

Proposed NU Business Name: **ABU SAYED DIM ER AROT**



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Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU SAYED
Age	:	01-09-1985 (30 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 5 Sister
Address	:	Vill: Kastola Dokkhin Para, P.O: Kalihati, P.S: Ghatail, 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	:	MST TARA VANU
(iii) Father's name	:	ABDUL JUBBUR
(iv) GB member's info	:	Branch: Brahmanshashon Centre # 42(Female), Member ID: 2735, Group No: 01 Member since: 30-03-1981 (34 Years) First loan: 1,000 taka.
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: BDT 4,525
(v) Who pays GB loan installment	:	Enpreneur
(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	:	Five years experience in running business. He has no training
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784754497
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst Tara Vanu joined Grameen Bank since 34 years ago . At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in son's business.

Proposed Nobin Udyokta Business Info

Business Name	:	ABU SAYED DIM ER AROT
Location	:	Kastola Dokkhin Para, Kalihati, Tangail.
Total Investment in BDT	:	BDT 2,44,800
Financing	:	Self BDT 1,44,800(from existing business) 59% Required Investment BDT 1,00,000(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25ft x 15 ft= 375 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Whole seller of eggs.▪Average 20 paisa gain on each egg.▪The business is operating by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Local Farm.▪Agreed grace period is 4 months.

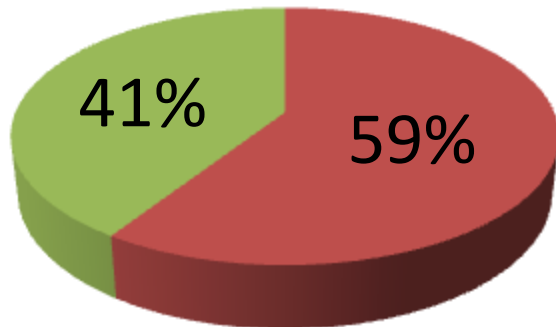
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Eggs	123,000	3,690,000	44,280,000
Total Sales (A)	123,000	3,690,000	44,280,000
Less. Variable Expense			
Eggs	120,000	3,600,000	43,200,000
Total variable Expense (B)	120,000	3,600,000	43,200,000
Contribution Margin (CM) [C=(A-B)]	3,000	90,000	1,080,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		500	6,000
Mobile Bill		3,000	36,000
Entertainment		300	3,600
Transportation		60,000	720,000
Salary (self)		5,000	60,000
Salary (Staff)		10,000	120,000
Total Fixed Cost		80,300	963,600
Net Profit (E) [C-D]		9,700	116,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Eggs (620 case x 30 x 8)	1,44,800	1,00,000	2,44,800
Total	1,44,800	1,00,000	2,44,800

Source of Finance



- Entrepreneur's Contribution 144,800
- Investor's Investment 100,000
- Total 244,800

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Eggs	205,000	6,150,000	73,800,000	77,490,000
Total Sales (A)	205,000	6,150,000	73,800,000	77,490,000
Less. Variable Expense				
Eggs	200,000	6,000,000	72,000,000	75,600,000
Total variable Expense (B)	200,000	6,000,000	72,000,000	75,600,000
Contribution Margin (CM) [C=(A-B)]	5,000	150,000	1,800,000	1,890,000
Less. Fixed Expense				
Rent		1,500	18,000	18,000
Electricity Bill		500	6,000	6,300
Mobile Bill		4,500	54,000	56,700
Entertainment		500	6,000	6,300
Transportation		100,000	1,200,000	1,260,000
Salary (self)		5,000	60,000	60,000
Salary (Staff)		20,000	240,000	240,000
Total Fixed Cost		132,000	1,584,000	1,663,200
Net Profit (E) [C-D]		18,000	216,000	226,800
Investment Payback			60,000	60,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	216,000	226,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		156,000
	Total Cash Inflow	316,000	382,800
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	156,000	322,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 5 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



































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রাতিরে
সেবার কাম নিয়ম।





FAMILY PICTURE

