

Proposed NU Business Name: **ABBAS LEBU BAGAN**



Project identification and prepared by: Md. Aminul Islam,
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Project verified by: MD. Mizanur Rahaman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABBAS ALI
Age	:	09-10-1981 (34Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	2 Sons and 1 Doughter
No. of siblings:	:	3 Brothers and 1 Sisters
Address	:	Vill: Katuli P.O: Lauhati P.S: Delduar, 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	:	ANOYARA NECHA
(iii) Father's name	:	LAT.E HOSSIN ALI
(iv) GB member's info	:	Branch: Lauhati Delduar, Centre # 40 (Female), Member ID: 2780, Group No: 02 Member since: 04-12-2004 (11 Years) First loan: BDT 2000 /-
Further Information:		Existing loan: 15,000/- Outstanding loan: 13350 /-
(v) Who pays GB loan installment	:	Brother
(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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01742-117403
Family's Contact No.	:	01796-850669
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOYARA NECHA joined Grameen Bank since 11 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	ABBAS LEBU BAGAN
Location	:	Katuli, Delduar, Tangail.
Total Investment in BDT	:	BDT 220000/-
Financing	:	Self BDT 160000/- (from existing business) 73% Required Investment BDT 60,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	70 Dc
Security of the shop	:	Nil /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Lemon .▪The business is operating by entrepreneur. Existing 1 employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Local Market .▪Agreed grace period is 3 months.

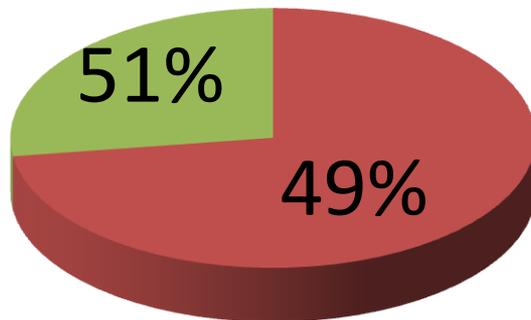
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Lemon (8 bag x 2,000)	16000	192000
Total Sales (A)	16000	192000
Less Variable Expense		
Labour,Fertilizer,water, madicine,insectisides	4000	48000
Total variable Expense (B)		
Contribution Margin (CM) [C=(A-B)	12000	144000
Less Variable Expense		
Transportation	1,000	12000
Salary (self)	5000	60000
Salary(Staff)		
Entertainment	100	1200
Mobile bill	100	1200
Total fixed cost (D)	6,200	74400
Net Profit (E)= [C-D]	5,800	69600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Lemon	160000		160000
Land rent		50000	50000
Medicine		10000	10000
Total	160000	60000	220000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 150,000
- Total 550,000

Financial Projection (BDT)

Paticular	Monthly	Year1	Year 2
Revenue(Sales)			
Lemon (13bagx 2,000)	24000	288000	302400
Item			
Total Sales (A)	24000	288000	302400
Less Variable Expense			
Labour,Fertilizer,water, madicine,insectisides			
Item			
Total variable Expense (B)	6000	72000	75600
Contribution Margin (CM) [C=(A-B)]	18000	216000	226800
Less Variable Expense			
Transportation	1,500	18,000	18,500
Salary (Self)	5000	60000	60000
Entertainment	150	1800	1800
Mobile bill	150	1800	1800
Total fixed cost (D)	6,800	81,600	82,100
Net Profit (E)= [C-D]	11200	134400	144,700
Investment Payback		36,000	36,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	133,560	144,918
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		97,560
	Total Cash Inflow	193560	242478
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	97,560	206478

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
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



















FAMILY PICTURE

