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



Project identification and prepared by: Md. Aminul Islam, Jamurki Unit, Tangail.

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta				
Name	:	SAYAD AZIZUR RAHAMAN		
Age	:	24-02-1984 (32Years)		
Education, till to date	:	HSC		
Marital status	:	Married		
Children	:	1 Son		
No. of siblings:	:	1 Brothers and 3 Sisters		
Address	:	Vill: Lauhati P.O: Lauhati P.S: Delduar, Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father HAFIJA ANICH LET.ANICHUR RAHAMAN Branch: Lauhati Delduar, Centre # 63 (Male), Member ID: 7411, Group No: 07 Member since: 03-09-1995 TO 26-04-2006 (11 Years) First loan: BDT 5000 /-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: Nil/- Father No No 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	:	5 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Business,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-296721
Family's Contact No.	:	01716-849727
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

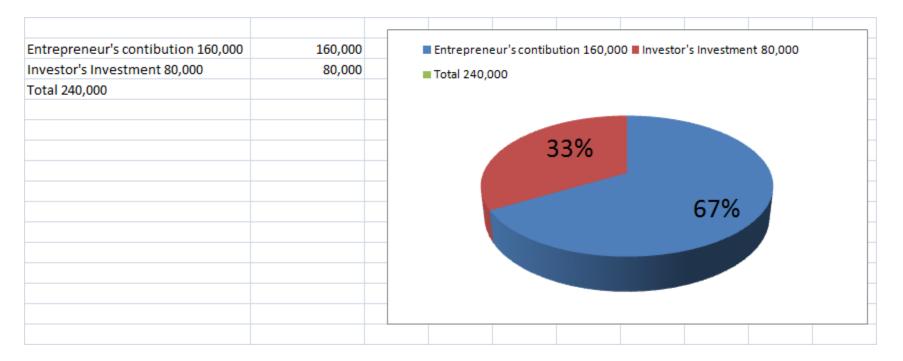
LET.ANICHUR RAHAMAN joined Grameen Bank since 11 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info			
Business Name	:	BABU LEBU BAGAN	
Location	:	Lauhati Delduar, Tangail.	
Total Investment in BDT	:	BDT 240000/-	
Financing	:	Self BDT 160000/- (from existing business) 67% Required Investment BDT 80,000/- (as equity) 33%	
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	:	 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	Daily	Monthly	Yearly	
Revenue (sales)				
Lemon		23,000	276,000	
Total Sales (A)		23,000	276,000	
Less. Variable Expense				
Lemon		3,000	36,000	
Total variable Expense (B)		3,000	36,000	
Contribution Margin (CM) [C=(A-B)]		20,000	240,000	
Less. Fixed Expense				
Transportation		1,000	12,000	
Mobile Bill		200	2,400	
Entertainment		500	6,000	
Salary (sttaf)		5,000	60,000	
Salary (self)		5,000	60,000	
Total fixed Cost (D)		11,700	140,400	
Net Profit (E) [C-D)		8,300	99,600	

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Lemon	160000		160000		
Land rent		800000	80000		
Total	160000	80000	240000		

Source of Finance



Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Lemon		38,000	456,000	478,800
Total Sales (A)		38,000	456,000	478,800
Less. Variable Expense				
Lemon		6,000	72,000	75,600
Total variable Expense (B)		6,000	72,000	75,600
Contribution Margin (CM) [C=(A-B)		32,000	384,000	403,200
Less. Fixed Expense				
Transportation		2,000	24,000	24,000
Mobile Bill		300	3,600	3,600
Entertainment		500	6,000	6,000
Salary (sttaf)		5,000	60,000	60,000
Salary (self)		8,000	96,000	96,000
Non Cash Item				
Total Fixed Cost		15,800	189,600	189,600
Net Profit (E) [C-D)		16,200	194,400	213,600
Investment Payback			48,000	48,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	194,400	213,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		146,400
	Total Cash Inflow	274,400	360,000
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	146,400	312,000

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













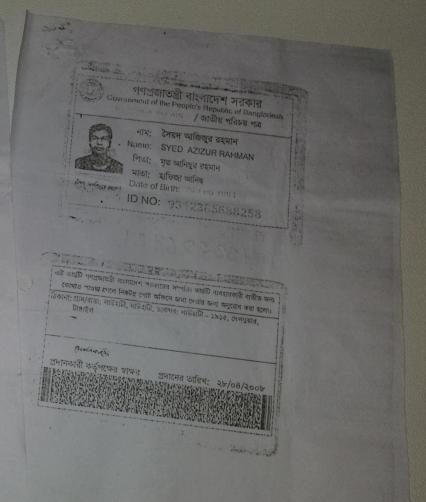






यन्त्रीय ना





FAMILY PICTURE

