

Proposed NU Business Name: **Amran meshinaries**



Project identification and prepared by: Chandra Mohan Roy
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AMRAN HOSSEN PK
Age	:	15-01-1994(24 Years)
Education, till to date	:	Class: 8
Marital status	:	Married
Children	:	—
No. of siblings:	:	01 Sister
Address	:	Vill.Genuir P.O: AdomdighiThana: Adomdighi,Dist: Bogra
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.TACHHLIMA BEOYA
(iii) Father's name	:	MD. FOJLUR RAHMAN
(iv) GB member's info	:	Branch:Gobindopur, Centre # 28/(Female), Member ID:2284, Group No: 04 Member since: 01-04-2000(18Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT: 27,000/-, Outstanding loan: BDT: Nill
(v) Who pays GB loan installment	:	Father
(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	:	10 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736953814
Mother's Contact No.	:	01721736281
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.TACHHLIMA BEOYA joined Grameen Bank since 18 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AMRAN MESHINARIES
Location	:	: Adomdighi, Bogra
Total Investment in BDT	:	BDT 215,000/-
Financing	:	Self BDT 175,000/-(from existing business) 81% Required Investment BDT 50,000/-(as equity)19 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; fal set, mobil,biyaring etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.S

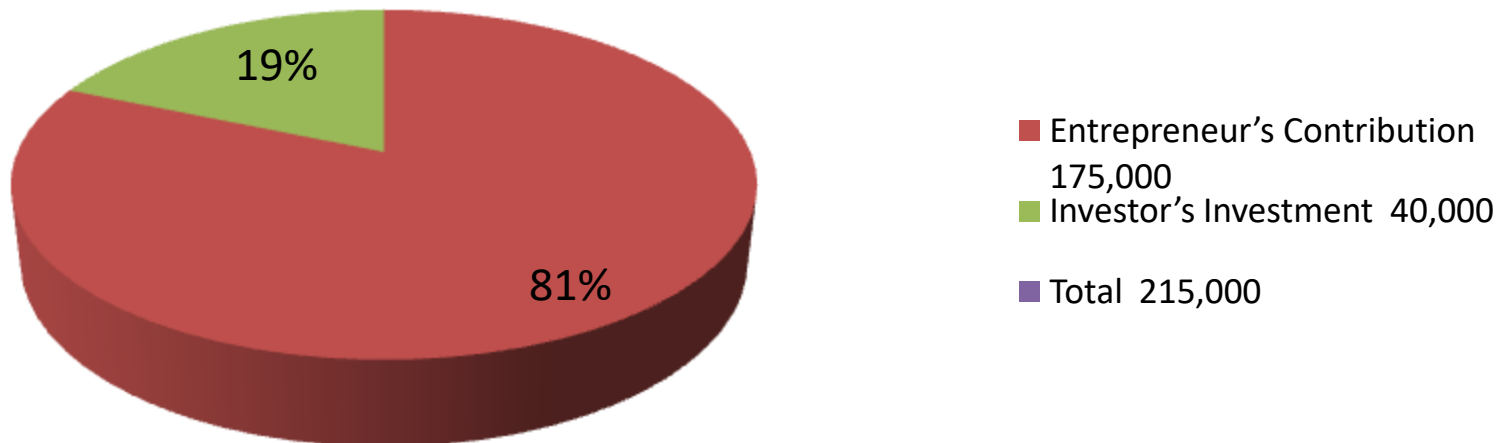
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	2,000	60000	720000
Total Sales (A)	2,000	60000	720000
Less Variable Expense			
	1,700	51000	612000
Total variable Expense (B)	1,700	51000	612000
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		500	6000
Transportation		400	4800
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		100	1200
Genarator		100	1200
Mobile bill		100	1200
Total fixed cost (D)		7,200	86400
Net Profit (E)= [C-D]		1,800	21600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Fal set	20	1500	30,000	20	1500	30,000	60,000
Mobil	1	35000	35,000				35,000
Bel Koriya	200	300	60,000				60,000
Others			50,000			10,000	60,000
	221		175,000			40,000	215,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	2,500	75000	900000	945000	992250
Total Sales (A)	2,500	75000	900000	945000	992250
Less Variable Expense				0	0
	2125	63750	765000	803250	843412.5
Total variable Expense (B)	2,125	63750	765000	803250	843412.5
Contribution Margin (CM) [C=(A-B)	375	11250	135000	141750	148837.5
Less Variable Expense				0	0
Rent		1,000	12000	12600	13230
Electricity bill		600	7200	7560	7938
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		200	2400	2520	2646
Genator		100	1200	1260	1323
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		7,600	91200	95760	100548
Net Profit (E)= [C-D]		3,650	43800	45990	48289.5
Investment Payback			16,000	16,000	16,000

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

SR#	<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	40,000		
1.2	Net Profit	43800	45990	48289.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		27,800	57,790
	Total Cash Inflow	83,800	73,790	106,080
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	27,800	57790	90079.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

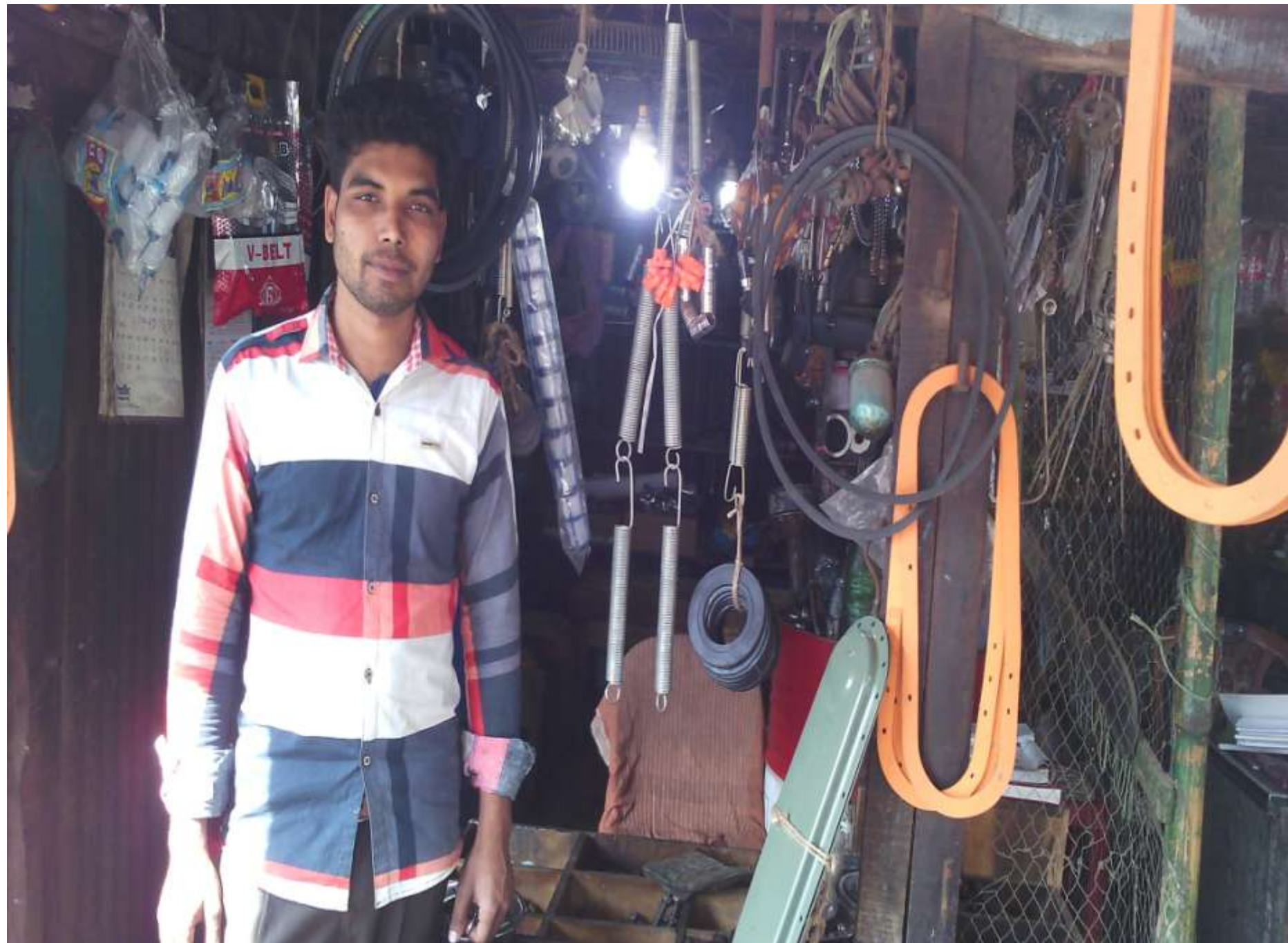
Huge demand in the community
Location of shop; Adomdighi, Bogra

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

