

## Proposed NU Business Name: **SOHEL KUTIR SHILPO**



Project identification and prepared by: Md. ROKON UDDIN ,  
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. SOHEL RANA</b>
Age	:	25-12-1992 (25 Years)
Education, till to date	:	B.A Runing
Marital status	:	Married
Children	:	Null
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Gopil, P.O: Dhamin Naoga , P.S: Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>JHORNA BIBI</b>
(iii) Father's name	:	<b>MD. SAMAD ALI</b>
(iv) GB member's info	:	Branch: Rayghati, Mohanpura Centre 91 (Female), Member ID: 5408, Group No: 02 Member since: 10-02-1992 (25 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 24,000 Outstanding loan: 20,180/=
(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	:	8 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Pan Chash
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-557527
Mother's Contact No.	:	01738-634122
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JHORNA BIBI** joined Grameen Bank since 25 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SOHEL KUTIR SHILPO</b>
Location	:	Vill: Gopil, P.O: Dhamin Naoga , P.S: Mohanpur , Dist: Rajshahi
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20ft x 15 ft = 300 sft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing; Cloth item etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li><li>▪The shop is Owne</li><li>▪Collects goods from Rajshahi, Naoga.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloth item		70,000	8,40,000
<b>Total Sales (A)</b>		70,000	8,40,000
<b>Less. Variable Expense</b>			
Egg Item		59,500	7,14,000
<b>Total variable Expense (B)</b>		59,500	7,14,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		10,500	1,26,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill			
Mobile Bill		200	2,400
Salary (self)		4,000	48,000
Salary (staff)			
Food			
Transportation		500	6,000
Entertainment		300	3,600
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>5,000</b>	<b>60,000</b>
<b>Net Profit</b>		<b>5,500</b>	<b>66,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cloth	75	450	33,750	80	450	36,000	69,750
Shuta	10	200	2,000	20	200	4,000	6,000
Frem	20	20	400	-	-	-	400
Others Item	-	-	3,850	-	-	10,000	13,850
<b>Total</b>	<b>105</b>		<b>40,000</b>	<b>100</b>		<b>50,000</b>	<b>90,000</b>



- Entrepreneur's Contribution 40,000
- Investor's Investment 50,000
- Total 90,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
<b>Cloth Item</b>		1,00,00	12,00,000	12,60,000	13,23,000
<b>Total Sales (A)</b>		1,00,00	12,00,000	12,60,000	13,23,000
<b>Less. Variable Expense</b>					
<b>Egg tem</b>		85,000	10,20,000	10,71,000	11,24,550
<b>Total variable Expense (B)</b>		85,000	10,20,000	10,71,000	11,24,550
<b>Contribution Margin (CM) [C=(A-B)]</b>		15,000	1,80,000	1,89,000	1,98,450
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill					
Mobile Bill		400	4,800	5,000	5,500
Salary (self)		4,000	48,000	48,000	48,000
Food					
Transportation		1,000	12,000	13,000	15,000
Entertainment		500	6,000	6,500	7,000
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>6,000</b>	<b>72,000</b>	<b>73,700</b>	<b>76,700</b>
<b>Net Profit (E) [C-D]</b>		<b>9,000</b>	<b>1,08,000</b>	<b>1,15,300</b>	<b>1,21,750</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,08,000	1,15,300	1,21,750
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		88,000	1,83,300
	<b>Total Cash Inflow</b>	<b>1,58,000</b>	<b>2,03,300</b>	<b>3,05,050</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>88,000</b>	<b>1,83,300</b>	<b>2,85,050</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:  
Experience & Skill : 8 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

