

Proposed NU Business Name: SHOHOEL MOTSHO CHASH PROKOLPO



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Baga Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHOHOEL RANA
Age	:	08-12-1997(20 Years)
Education, till to date	:	Honor 2 nd year
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brothers
Address	:	Vill:Chondi Pur, P.O: Baga, P.S: Baga, 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	:	PARUL BEGUM
(iii) Father's name	:	JOHORUL ISLAM
(iv) GB member's info	:	Branch: Monigam Baga, Centre # 59 (Female), Member ID: 4479/4, Group No: 06 Member since:27-03-2012(5 Years) First loan: BDT 15,000
Further Information:		Existing Loan:30,000 /-, Outstanding loan:12820/-
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01788-010090
Mother's Contact No.	:	01751-288930
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Baga Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARUL BEGUM joined Grameen Bank since 5 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: SHOHOEL MOTSHO CHASH PROKOLPO
Location	:	Chondi Pur Bazer
Total Investment in BDT	:	BDT 89,000/-
Financing	:	Self BDT 39,000/-(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	:	600ft x 400ft= 2400 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a fish firm▪Average 70% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from local market▪The Land is own

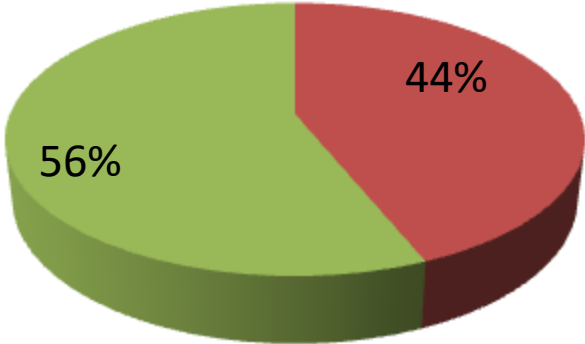
Exesting

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Paltri Chicks	400	12000	144000
Total Sales(A)	400	12000	144000
Less Variable Expense (B)			0
Paltri Chicks	120	3600	43200
Total Variable Expense	120	3600	43200
Contributon Margin (CM) [C=(A-B)]	280	8400	100800
Less Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Transportaion		500	6000
Salary (Self)		4000	48000
Entertainment		0	0
Gard		100	1200
Mobil Bill		200	2400
Total Fixed Cost (D)		4800	57600
Net Profit (E)= [C-D]		3600	43200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fish			39000			50000	89,000
Total	0		39000			50,000	89,000

Source of Finance



- Entrepreneur's Contribution 39,000
- Investor's Investment 50,000
- Total 89,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Fish	500	15000	180000	270000	283500
Total Sales(A)	500	15000	180000	270000	283500
Less Variable Expense (B)		0	0	0	0
Fish	150	4500	54000	81000	85050
Total Variable Expense	150	4500	54000	81000	85050
Contributon Margin (CM) [C=(A-B)]	350	10500	126000	189000	198450
Less Fixed Expense					
Rent		0	0	0	0
Electricity Bill		0	0	300	600
Transportaion		500	6000	6400	6800
Salary (Self)		4000	48000	48000	48000
Entertainment		0	0	0	0
Gard		100	1200	1200	1200
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		4800	57600	58400	59200
Net Profit (E)= [C-D]		5700	68400	130600	139250
Investment Pay Back			20000	20000	20000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	68,400	130600	139250
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	Total Cash Inflow	118,400	158,600	241,750
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	28000	102500	180885

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

