

Proposed NU Business Name: **M/S SORIFULL DUGDU KHAMAR AND KOLA CHASH**



Project identification and prepared by: Md. Shahadat hossian
Dhonbari Unit, Tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD.SORIFULL ISLAM |
| Age | : | 01-05-1988(29 Years) |
| Education, till to date | : | Class 5 |
| Marital status | : | Married |
| Children | : | 1boy 2gals |
| No. of siblings: | : | 2 Brother & 1 Sister |
| Address | : | Vill: monipur P.O: ukhariabari P.S:donbari, 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 | : | MOST.SUFIA BAGUN |
| (iii) Father's name | : | MD.FARHAD HOSAIN |
| (iv) GB member's info | : | Branch: jadunathpur,donbari Centre # 38 (Female), Member ID: 3991, Group No: 07 Member since: 2010 raning(12 Years) First loan: BDT 4000Taka. |
| Further Information: | | Existing loan: 30000, Outstanding loan: 12150 Taka |
| (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 | : | 08 years experience in running business. He has No training. |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01761-562472 |
| Family's Contact No. | : | 01761-562472 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Donbari Unit, Tangail. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIAY BAGUM Joined Grameen Bank Since 12 Years Ago. At First She Took 4,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

Proposed Nobin Udyokta Business Info

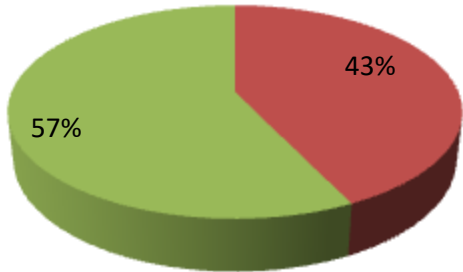
| | | |
|---|---|---|
| Business Name | : | M/S SORIFULL DUGDU KHAMAR AND KOLACHAS |
| Location | : | ukhariabari Bazar, donbari,Tangail. |
| Total Investment in BDT | : | BDT 105000 |
| Financing | : | Self BDT 45000(from existing business) 88% Required Investment BDT 60,000(as equity) 12% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 Taka. |
| Proposed Salary | : | BDT 5,000 Taka. |
| Size of shop | : | 100ft x 100 ft= 1000 Square ft |
| Security of the shop | : | 0Taka. |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cow,kola.Etc▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The khamar o kolachas is Rented▪Collects goods from donbari.▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------------|----------------|
| Revenue (sales) | | | |
| Cow ,kolachas,Etc | 2400 | 72,000 | 864,000 |
| | 0 | 0 | 0 |
| Total Sales (A) | 2400 | 72,000 | 864,000 |
| Less. Variable Expense | | | |
| cow,Etc | 1680 | 50,400 | 604,800 |
| | 0 | 0 | 0 |
| Total variable Expense (B) | 1800 | 50,400 | 604,800 |
| Contribution Margin (CM) [C=(A-B)] | 720 | 21,600 | 259,200 |
| Less. Fixed Expense | | | |
| Rent | | 8000 | 96,000 |
| Electricity Bill | | 0 | 0 |
| Mobile Bill | | 200 | 2400 |
| Salary (self) | | 5000 | 60,000 |
| Guard | | 0 | 0 |
| Transportation | | 0 | 0 |
| Entertainment | | 500 | 6000 |
| Salary (staff) | | 0 | 0 |
| Bank service Charge | | 0 | 0 |
| Total fixed Cost (D) | | 13,700 | 164,400 |
| Net Profit (E) [C-D] | | 7900 | 94,800 |

| Investment Breakdown | | | | | | | |
|----------------------|--------------|------------|--------------|-------------|------------|--------------|----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| cow | 4p | 25000 | 10000 | | | | 10000 |
| | | | | | | | |
| | | | | | | | |
| Kola gacs | 3500p | 100 | 350,00 | 600p | 100 | 60000 | 95,000 |
| | | | | | | | |
| Security | | | | | | | |
| Total | 3504p | | 45000 | 600p | 100 | 60000 | 105,000 |

Source of Finance



- Entrepreneur's Contribution 45,000
- Investor's Investment 60,000
- Total 105,000

Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|-------------|--------------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Cow dud ,kola Etc | 2400 | 72000 | 864000 | 907200 | 952560 |
| Total Sales(A) | 2400 | 72000 | 864000 | 907200 | 952560 |
| Less Variable Expense (B) | | | | | |
| Cow dud ,kola Etc | 1800 | 54000 | 648000 | 680400 | 714420 |
| Total Variable Expense | 1800 | 54000 | 648000 | 680400 | 714420 |
| Contributon Margin (CM) [C=(A-B)] | 600 | 18000 | 216000 | 226800 | 238140 |
| Less Fixed Expense | | | | | |
| Rent | | 8000 | 96000 | 96000 | 96000 |
| Electric Bill | | | 0 | 0 | 0 |
| Transportaion | | 200 | 2400 | 2520 | 2646 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | | 0 | 0 | 0 |
| Entertainment | | 500 | 6000 | 6000 | 6000 |
| Guard | | | 0 | 0 | 0 |
| Generator | | | 0 | 0 | 0 |
| Mobile Bill | | | 0 | 0 | 0 |
| Total Fixed Cost (D) | | 13700 | 164400 | 164520 | 164646 |
| Net Profit (E)= [C-D] | | 4300 | 51600 | 54180 | 56889 |
| Investment Pay Back | | | 24,000 | 24,000 | 24,000 |

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 | 51,600 | 54180 | 56889 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 27600 | 57780 |
| | Total Cash Inflow | 101,600 | 81,780 | 114,669 |
| 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) | 24000 | 24000 | 24000 |
| | Total Cash Outflow | 74,000 | 24,000 | 24,000 |
| 3 | Net Cash Surplus | 27,600 | 57,780 | 90,669 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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



FAMILY PICTURE