

Proposed NU Business Name: M/S SABUZ MOTSO KHAMAR

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Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SABUZ PK
Age	:	01-02-1989(28 Years)
Education, till to date	:	Class: Eight
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Kusumbi, P.O: Adomdighi, Thana: Adomdighi, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	MST. SHIRINA BIBI
(iii) Father's name	:	MD. KHOKON ALI PK
(iv) GB member's info	:	Branch: Adomdighi , Centre # 3 43Female), Member ID: 3495, Group No: 07 Member since: 01-05-2003(10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 10,000, 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	:	05 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.	:	01705-544601
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHIRINA BIBI joined Grameen Bank since 10 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	:	M/S SABUZ MOTSO KHAMAR
Location	:	Dohorpur, Adomdighi, Bogra
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 2,10,000/- (from existing business) 78% Required Investment BDT 60,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	60shotasho
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Milk 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.

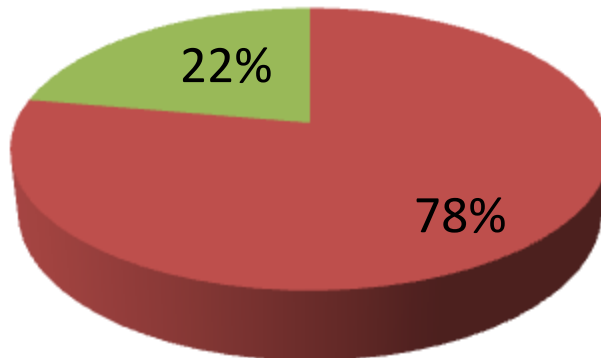
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Magur	23,000	276,000
Total Sales (A)	23,000	276,000
Less Variable Expense		0
Magur	11,500	138,000
Total variable Expense (B)	11,500	138,000
Contribution Margin (CM) [C=(A-B)]	11,500	138,000
Less Variable Expense		0
Electricity bill	1,000	12,000
Transportation	300	3,600
Salary (self)	5,000	60,000
Entertainment	100	1,200
Mobile bill	200	2,400
Total fixed cost (D)	6,600	79,200
Net Profit (E)= [C-D]	4,900	58,800

5 Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Magur	150,000	1	150,000	0	0	0	150,000
Feed	0	0	0	50	1200	60,000	60,000
Security			60,000				60,000
Total	150,000	0	210,000	50	0	60,000	270,000

Source of Finance



- Entrepreneur's Contribution
210,000
- Investor's Investment
60,000
- Total 270,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Magur	30,000	360,000	378,000	396,900
Total Sales (A)	30,000	360,000	378,000	396,900
Less. Variable Expense				
Magur	15,000	180,000	189,000	198,450
Total variable Expense (B)	15,000	180,000	189,000	198,450
Contribution Margin (CM) [C=(A-B)]	15,000	180,000	189,000	198,450
Less. Fixed Expense				
Transportation	500	6,000	6,300	6,615
Electricity bill	1,200	14,400	15,120	15,876
Salary (self)	5000	60,000	63,000	66,150
Entertainment	200	2,400	2,520	2,646
Mobile Bill	300	3,600	3,780	3,969
Total Fixed Cost	7200	86,400	90,720	95,256
Net Profit (E) [C-D]	7,800	93,600	98,280	103,194
Investment Payback		24,000	24,000	24,000

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	60,000		
1.2	Net Profit	93,600	98,280	103,194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		69,600	143,880
	Total Cash Inflow	153,600	167,880	247,074
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24000	24,000
3	Net Cash Surplus	69,600	143880	223074

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

FAMILY PICTURE