

Proposed NU Business Name: MD. SHAHEDUL ER PAKHIR KHAMAR



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAHEDUL ISLAM
Age	:	30-10-1987 (29 Years)
Education, till to date	:	Masters
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	5 Brother
Address	:	Vill: Dhononjoypara, P.O: Puthia P.S: Puthia , 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	:	MST. ANOWARA BEGUM
(iii) Father's name	:	MD. ABDUL LOTIF
(iv) GB member's info	:	Branch: Zeupara , Puthia , Centre # 39(Female), Member ID: 4185/1, Group No: 02 Member since: 2008(08Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 9,560
(v) Who pays GB loan installment	:	Father's
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01761-452111
Brother's Contact No.	:	01709-849492
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANOWARA BEGUM joined Grameen Bank since 17 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MD.SHAHEDUL ER PHAKHIR KHAMAR
Location	:	Dhononjoypara ,Puthia ,Rajshahi .
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business)67 % Required Investment BDT 50,000/-(as equity)33 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	45 ft x 10 ft= 450 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bird Item .▪ Average 50% gain on sale▪The business is operating by entrepreneur. Existing no employees.▪The farm is owned.▪Agreed grace period is 3 months.

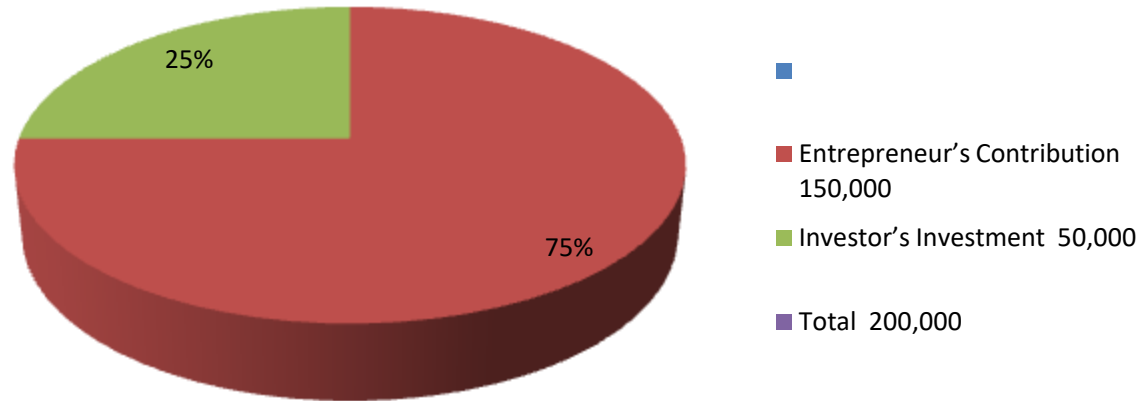
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bird Item		24,000	288,000
Total Sales (A)		24,000	288,000
Less. Variable Expense			
Bird Item		12,000	144,000
Total variable Expense (B)		12,000	144,000
Contribution Margin (CM) [C=(A-B)]		12,000	144,000
Less. Fixed Expense			
Electricity		200	2,400
Salary (self)		5,000	60,000
Medicine and feed		3,000	36,000
Mobile Bill		200	2,400
Total fixed Cost (D)		8,400	100,800
Net Profit (E) [C-D]		3,600	43,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bajrika (500x150)	75,000	50,000	125,000
Fince (30x200)	6,000	-	6,000
Kokatel (7x2,500)	17,500	-	17,500
Others	1,500	-	1,500
Total	100,000	50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Bird Item		30,000	360,000	378,000	396,900
Total Sales (A)		30,000	360,000	378,000	396,900
Less. Variable Expense					
Bird Item		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					
Electricity		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Medicine and feed		3,000	36,000	36,000	36,000
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		8,500	102,000	102,180	102,369
Net Profit (E) [C-D]		6,500	78,000	86,820	96,081
Investment Payback			20,000	20,000	20,000

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

SL	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	78,000	86,820	96,081
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	58,000	66,820
	Total Cash Inflow	128,000	144,820	162,901
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	58,000	124,820	142,901

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest













