

Proposed NU Business Name: MD.HAMJA ALI



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.HAMJA ALI
Age	:	10-05-1997 (20Years)
Education, till to date	:	Class-VII
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill:Gaopara P.o-Bagha P.S: Bagha Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	KOMELA BEGUM
(iii) Father's name	:	MD.ABDUS SAMAD
(iv) GB member's info	:	Branch: Monigram,Centre # 78 (Female) Member ID: 6105/3, Group No: 03 Member since: 20-10-2010(07Years) First loan: BDT – 10,000/-
Further Information:		Existing Loan: BDT 40,000, Outstanding loan:BDT- 22,355/-
(v) Who pays GB loan installment	:	Fathers
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Fish Business
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01739-244398
Family's Contact No.	:	01733-249613
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOMELA BEGUM joined Grameen Bank since 07 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.HAMJA ALI
Location	:	Gaopara, Bagha,Rajshahi .
Total Investment in BDT	:	BDT-60,000/-
Financing	:	Self BDT 30,000/-(from existing business) 50% Required Investment BDT 30,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	BDT-0
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Gamcha Item.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 04 employees.▪The shop is own .▪Agreed grace period is 3 months.

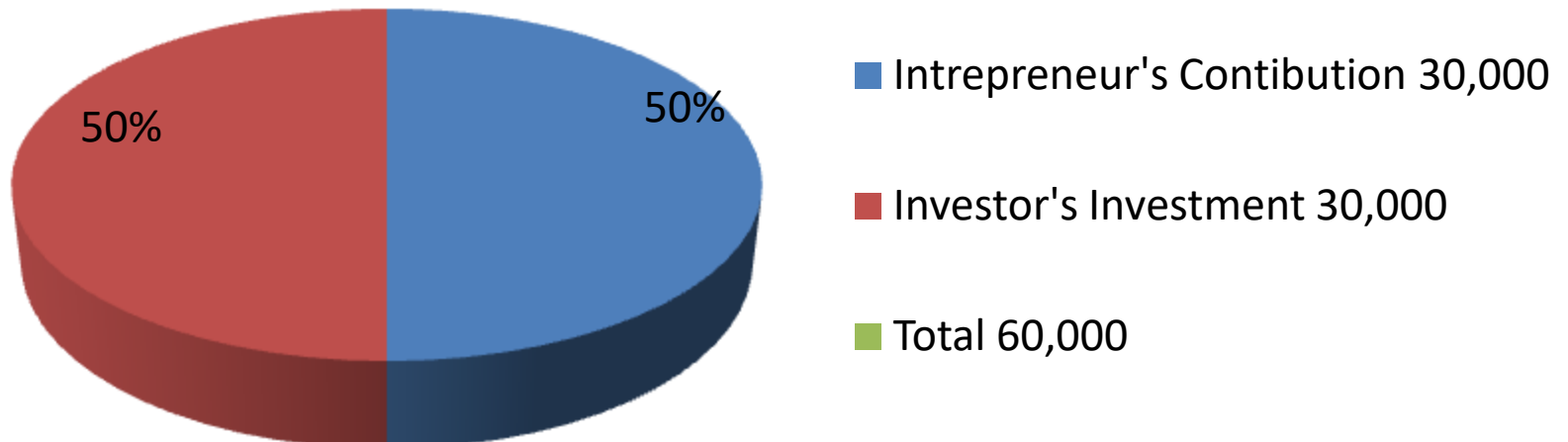
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Gamcha	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Gamcha	1,750	52,500	630,000
Total variable Expense (B)	1,750	52,500	630,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Salary (staff)		4,000	48,000
Entertainment		150	1,800
Guard		0	0
Bank Charge		100	1,200
Mobile Bill		200	2,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Gamcha	30,000	0	30,000
Gamcha Suta		30,000	30,000
Total	30,000	30,000	60,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Gamcha	3000	90000	1080000	1134000	1190700
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Gamcha	2100	63000	756000	793800	833490
Total Variable Expense	2100	63000	756000	793800	833490
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		1,000	12000	12600	13230
Salary (Self)		4,000	48000	48000	48000
Salary (Staff)		4,000	48000	48000	48000
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Generator		100	1200	1200	1200
Mobile Bill		200	2400	0	0
Total Fixed Cost (D)		9950	118200	182400	975030
Net Profit (E)= [C-D]		17050	204600	214830	225572
Investment Pay Back			18,000	18,000	18,000

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	30,000		
1.2	Net Profit	204,600	214830	225571.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		186600	383430
	Total Cash Inflow	234,600	401,430	609,002
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	18000	18000	18000
	Total Cash Outflow	48,000	18,000	18,000
3	Net Cash Surplus	186,600	383,430	591,002

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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











