

Proposed NU Business Name: NURJAHAN MACHER KHAMAR



Project identification and prepared by: Md Kabir Raksham,
Taherpur, Rajshahi Unit,

Project verified by: MD. Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAJIB AHAMMED
Age	:	20-01-1993(24 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	01 Bother 1 Sister
Address	:	Vill: Shukhpara P.O: Mongolpara Thana: Puthiya 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. NURJAHAN BEGUM
(iii) Father's name	:	MD.SAIFUL ISLAM
(iv) GB member's info	:	Branch: Shilmatiya,Putiya, Centre # 33 (Female), Member ID:33310, Group No: 04 Member since: 05-04-2002 (15 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT: 20000, 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.)	:	Yes
Business Experiences and Training Info	:	03 years experience in running business. 03 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767581440
Mother's Contact No.	:	01986476884
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NURJAHAN BEGUM joined Grameen Bank since 15 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

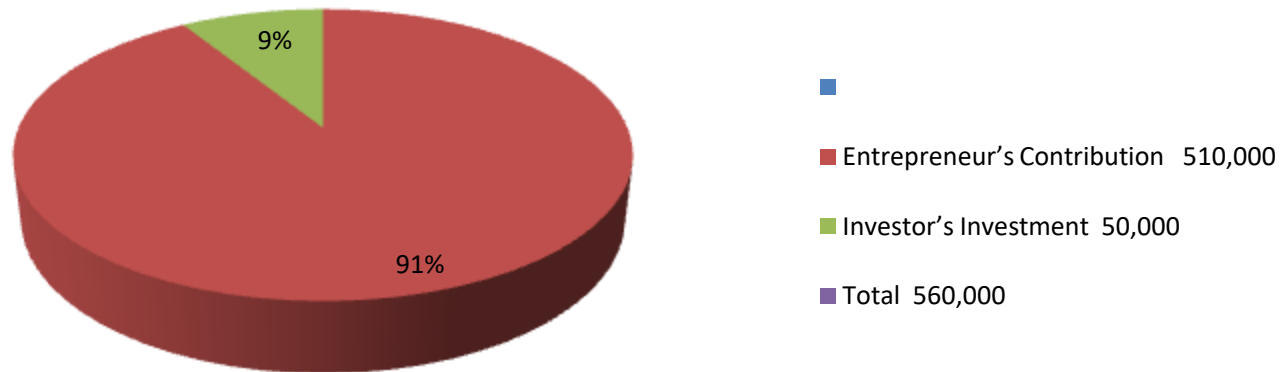
Proposed Nobin Udyokta Business Info

Business Name	:	NURJAHAN MACHER KHAMAR
Location	:	Sukhpara,Putiya,Rajshahi
Total Investment in BDT	:	BDT 560,000/-
Financing	:	Self BDT 510000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	7 Bigha
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Katla,silvar,Briket,Salmon,Mirka, etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Taherpur.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Katla,silvar,Briket,Salmon,Mirka, etc.	5000	150000	1800000
		0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Katla,silvar,Briket,Salmon,Mirka, etc.	3750	112500	1350000
Total Variable Expense	3750	112500	1350000
Contribution Margin (CM) [C=(A-B)]	1250	37500	450000
Less Fixed Expense			
Rent			0
Electric Bill			0
Transportation		700	8400
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Food		25,000	300000
Pesticides		2000	24000
Mobile Bill		300	3600
Total Fixed Cost (D)		33000	396000
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
katla			15000			30,000	45,000
silver			36000			20,000	56,000
Briket			44000				44,000
Salmon			180000				180,000
Mirka			21000				21,000
others			34000				34,000
Security			180000				180,000
							0
		0	510,000	0	0	50,000	560000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Katla,silvar,Briket,Salmon,Mirka, etc.	5500	165000	1980000	2079000	2182950
Total Sales(A)	5500	165000	1980000	2079000	2182950
Less Variable Expense (B)					
Katla,silvar,Briket,Salmon,Mirka, etc.	4125	123750	1485000	1559250	1637213
Total Variable Expense	4125	123750	1485000	1559250	1637213
Contributon Margin (CM) [C=(A-B)]	1375	41250	495000	519750	545738
Less Fixed Expense					
Rent			0	0	0
Electric Bill		700	8400	100800	1209600
Transportaion		5000	60000	63000	66150
Salary (Self)			0	0	0
Salary (Staff)			0	0	0
Entertainment		25,000	300000	300000	300000
Food		2000	24000	24000	24000
Pesticides		300	3600	3600	3600
Mobile Bill			0	0	0
Total Fixed Cost (D)		33000	392400	487800	1599750
Net Profit (E)= [C-D]		8250	99000	103950	109148
Investment Pay Back			20,000	20,000	20,000

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	99,000	103950	109147.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79000	162950
	Total Cash Inflow	149,000	182,950	272,098
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	79,000	162,950	252,098

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

