

Proposed NU Business Name: **SAMMI BUTIKS HOUSE**



Project identification and prepared by: Mr. Kabir
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Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MS.SAHANAJ AKTER
Age	:	10-10-1995(22 Years)
Education, till to date	:	BSS
Marital status	:	Un married
Children	:	no
No. of siblings:	:	2 sister
Address	:	Vill: vobanigonj,P.O: vobanigonj,P.S: bagmara, 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. KOLPONA AKTER
(iii) Father's name	:	MD. SHOHIDUL ALAM
(iv) GB member's info	:	Branch: Maria, Centre # 65(Female), Member ID: 5696/2, Group No:05 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan - 2740
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01704251419
Father's Contact No.	:	01760031409
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KOLPONA AKTER joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

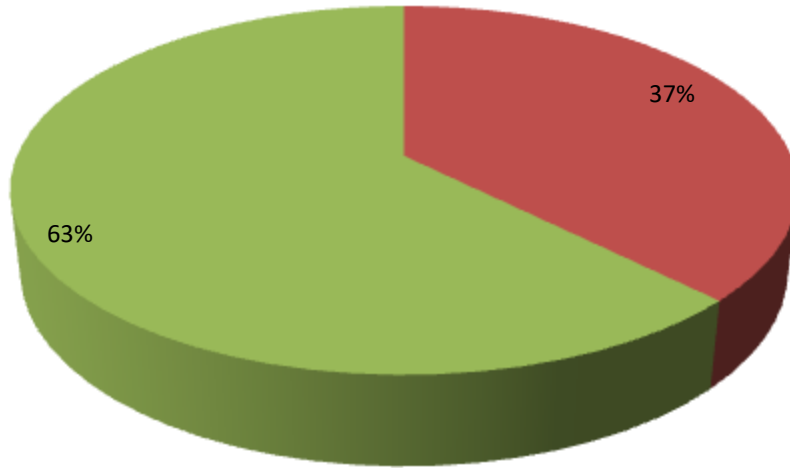
Business Name	:	SAMMI BUTIKS HOUSE
Location	:	Vobanigonj, vobanigonj,bagmara,Rajshahi
Total Investment in BDT	:	BDT 80,000
Financing	:	Self BDT 30,000-(from existing business) 37% Required Investment BDT 50,000/-(as equity) 67%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10t x 10ft= 200 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; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Servicing=400 and sales=1000	500	15,000	180000
Total Sales (A)	500	15,000	180000
Less. Variable Expense		0	
Botic,three pcs.etc.	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15,000	180000
Less. Fixed Expense			
Rent			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		1400	16,800
Entertainment			
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Than kapor	60 goj	50	3,000		30000	30000	33,000
porda kapor	100 goj	70	7000		20000	20000	27000
bed sit	80 goj	140	11000				11000
moshari	100 goj	25	2500				2500
others			6500				6500
Total	2	265	30000		25000	50000	80000

Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 50,000
- Total 80,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Servicing=400 and sales=1000	500	15000	180000	189000	198450
Total Sales (A)	500	15000	180000	189000	198450
Less. Variable Expense					
bed sit, than kapor etc,	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less. Fixed Expense					
Rent					
Electricity Bill		300	3600	3800	4000
Mobile Bill		300	3600	3800	4000
Salary (self)		5000	60000	60000	60000
Transportation		1400	16800	17000	18000
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	84700	86100
Net Profit (E) [C-D]		8000	95900	104300	112350
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	95900	104300	112350
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		75900	160200
	Total Cash Inflow	145900	180200	272550
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	75900	160200	252550

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : vobanigonj,
,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTRUE

