

Proposed NU Business Name: SABBIR GORUR KHAMAR



Project identification and prepared by: Md. Rokon Uddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. BILKIS BEGUM
Age	:	15-07-1983 (34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son, 02 Doughter
No. of siblings:	:	01 Brother, 02 Sister
Address	:	Vill: Shibpur P.O: Mohanpur P.S: Mohanpur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	MST. FERDOSHI
(iii) Father's name	:	MD. SOIMODDIN MONDOL
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 36 (Female), Member ID: 3065 , Group No: 04 Member since: 2006- Running (11 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: 15,892/=
(v) Who pays GB loan installment	:	Husbend
(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	:	08 Years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-825844
Mother's Contact No.	:	01766-326848
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FERDOSHI joined Grameen Bank since 11 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	:	SABBIR GORUR KHAMAKHAMAR
Location	:	Shibpur, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/-(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	:	OwneHome
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; pan item etc.▪Average 100% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is No Rent▪Collects goods from Cidirhat.▪Agreed grace period is 3 months.

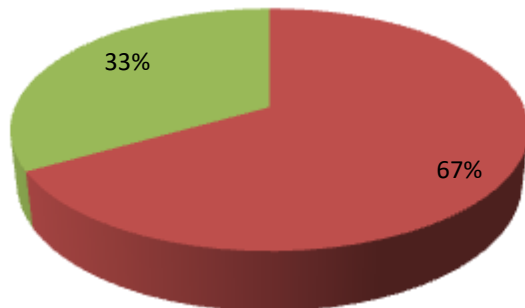
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow Item		20,000	2,40,000
Total Sales (A)		20,000	2,40,000
Less. Variable Expense			
Cow Item		0	0
Total variable Expense (B)		0	0
Contribution Margin (CM) [C=(A-B)]		20,000	2,40,000
Less. Fixed Expense			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Medicine		200	2,400
Food		6,000	72,000
Total fixed Cost (D)		11,500	1,38,000
Net Profit (E) [C-D]		8,500	1,02,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gavi Basur shoho	1	60000	60,000	1	50000	50,000	1,10,000
Gav	1	40000	40,000				40,000
Total	2		1,00,000	1		50,000	1,50,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3 rd Year
Revenue (sales)					
Cow Item		25,000	3,00,000	3,15,000	3,30,750
Total Sales (A)		25,000	3,00,000	3,15,000	3,30,750
Less. Variable Expense					
Cow Item		0	0	0	0
Total variable Expense (B)		0	0	0	0
Contribution Margin (CM) [C=(A-B)]		25,000	3,00,000	3,15,000	3,30,750
Less. Fixed Expense					
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Medicine		400	4,800	5,000	5,500
Food		7,000	84,000	87,000	90,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		13,000	1,56,000	1,59,700	1,63,700
Net Profit (E) [C-D]		12,000	1,44,000	1,55,300	1,67,050
Investment Payback			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	1,44,000	1,55,300	1,67,050
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,24,000	2,59,300
	Total Cash Inflow	1,94,000	2,79,300	4,26,350
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	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	1,24,000	2,59,300	4,06,350

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 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

ডাকঘর : সুইসইল থানা/উপজেলা : হোহনপুর জেলা : বাগমতী ইউনিয়ন পরিষদ

ট্রেড লাইসেন্স

বহি নং : ০২ অর্থ বৎসর : ২০১৭-১৮ লাইসেন্স নম্বর : ৭৭/১৭

তারিখ : ২২/৩/২০১৭

লাইসেন্স ধারীর নাম : হোমাঃ বিলকিস বেগম

প্রিতা/ স্বামীর নাম : হোঃ মুকুট আলী

মাতার নাম : হোমাঃ ফেরদৌস বিবি

গ্রাম : সিবপুর

ওয়ার্ড নং : ০১

ডাকঘর : হোহনপুর

উপজেলা/থানা : হোহনপুর

জেলা : বাগমতী

প্রতিষ্ঠানের নাম : সার্কট ট্রেডিং সেন্টার

পেশার ধরণ : সার্কট মোবাইল সেবা কেন্দ্র

লাইসেন্স ফি প্রদানের পরিমাণ টাকা : ৩৪৫৮

(কথায় : ত্রিশসাত দিন পাঁচ)

) প্রাপ্ত হয়ে তার

ব্যবসা / বৃত্তি / পেশা : সার্কট মোবাইল সেবা কেন্দ্র

চালিয়ে যাবার জন্য এই

লাইসেন্স প্রদান করা হল। লাইসেন্স-এর মেয়াদ : ৩০/০৭/২০১৮

পর্যন্ত।

তারিখ : ২২/৩/২০১৭

২২/৩/১৭
সং: চেয়ারম্যানের দপ্তর
মেয়াদপুর, বাগমতী













FAMILY PICTURE

