

Proposed NU Business Name: Sahida Garu Motatajaron.



Project identification and prepared by: MD. Sohel Mia, Rajshahi
Sadar Unit, Rajshahi

Project verified by: MD. Mizanur Rahman patawry



Brief Bio of The Proposed Nobin Udyokta

Name	:	Mst.Shohida khatun.
Age	:	20/01/1991(28Years)
Education, till to date	:	M.A Running.
Marital status	:	Married
Children	:	
No. of siblings:	:	1 Brother.
Address	:	Vill: Maria, P.O: Hat godagari, P.S: Paba, 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:MAZADA BEGUM.
(iii) Father's name	:	MD. KORBAN ALI. (Husband=Md.Mizanur Rahman)
(iv) GB member's info	:	Branch: parila paba, Centre #29 (Female), Member ID: 2226/2, Group No: 01 Member since:2008 to 2014 and rejoin31/01/17 (7 Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 20,000/= Outstanding loan: No.11200
(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	:	5 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.	:	01774762478
Father's Contact No.	:	01923051524
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST:MAZADA BEGUM.. joined Grameen Bank since 7 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	Sahida Garu Motatajaron.
Location	:	Maria.pava.Rajshahi.
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity)38 %
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10*20=300 ft.
Security of the shop	:	-65,000/=
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow.▪The business is operating by entrepreneur. Existing 1 employees.▪The farm is own.▪Agreed grace period is 3 months.

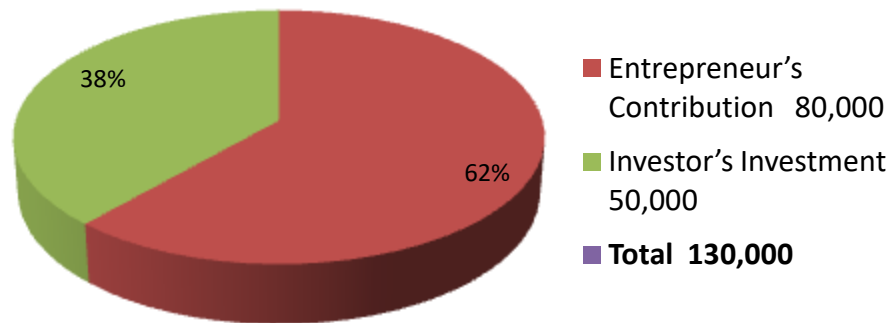
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sale	1,667	50,010	600,120
Total Sales (A)	1,667	50,010	600,120
Less. Variable Expense			
Product cost	1,333	39,990	479,880
Total variable Expense (B)	1,333	39,990	479,880
Contribution Margin (CM) [C=(A-B)]	334	10,020	120,240
Less. Fixed Expense			
House rant		-	0
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D]		3,820	45,840

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cow	2	40000	80000	1	50,000	50,000	130,000
Total	2	40000	80000	1	50,000	50000	130,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sale	2,000	60,000	720,000	756,000	793,800
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
Product cost	1,444	43,320	519,840	545,832	573,124
Total variable Expense (B)	1,444	43,320	519,840	545,832	573,124
Contribution Margin (CM) [C=(A-B)]	556	16,680	200,160	210,168	220,676
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		500	6,000	6,000	6,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,200	74,400	74,400	74,400
Net Profit (E) [C-D]		10,480	125,760	135,768	146,276
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay

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

SI #	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	125,760	135,768	146,276
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		105,760	221,528
	Total Cash Inflow	175,760	241,528	367,804
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	105,760	221,528	347,804

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill : 05Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: Maria, pava, Rajshahi.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

