

Proposed NU Business Name: **JALAL MOTSHO KHAMAR**



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Project verified by: Shusanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JALAL AHMAD
Age	:	01-01-1983(35 Years)
Education, till to date	:	Class-Eight
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	01 Brother,04 Sisters
Address	:	Vill:South Teteshor, P.O:Khondolhaigh, P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SOKHINA BEGUM
(iii) Father's name	:	BAHAR MIAH
(iv) GB member's info	:	Branch: Porshuram, Centre # 34(Female), Member ID:2724/1, Group No: 01 Member since: 23-07-2014-2018(04 Years) First loan: BDT 10,000/- Existing loan: BDT 20,000/- Outstanding loan: 14000/-
Further Information:		
(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	:	05 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01837220666
Mother's Contact No.	:	01874278902
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKHINA BEGUM joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

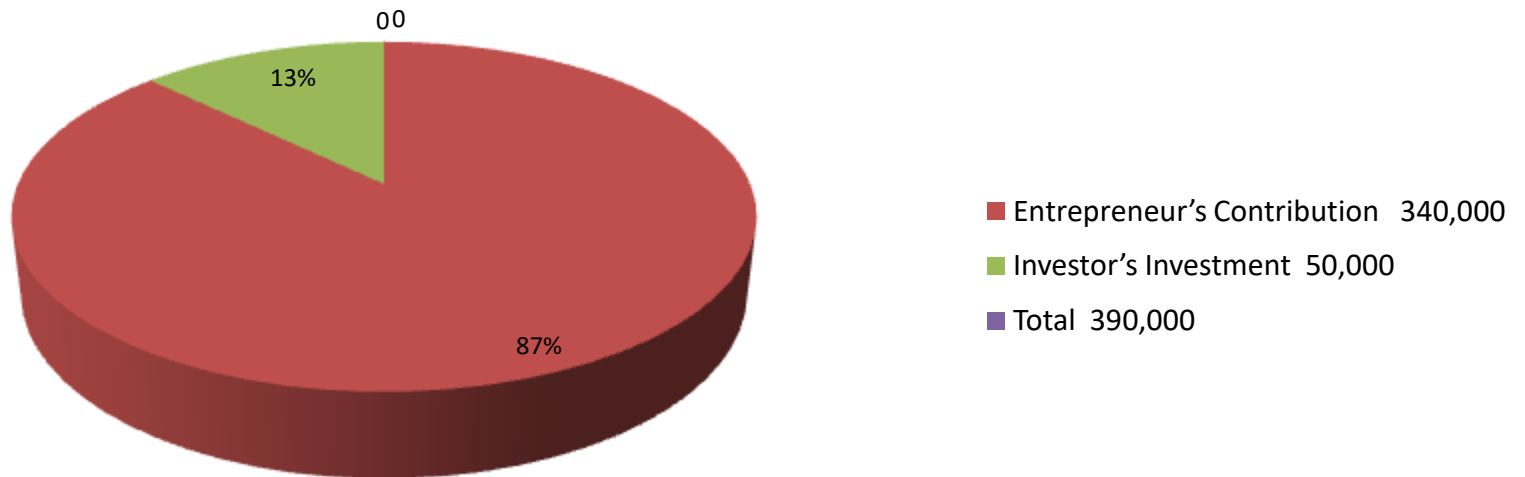
Proposed Nobin Udyokta Business Info

Business Name	:	JALAL MOTSHO KHAMAR
Location	:	Teteshor,Khondolhigh ,Porshuram,Feni.
Total Investment in BDT	:	BDT 390,000/-
Financing	:	Self BDT 340,000(from existing business) 87% Required Investment BDT,50,000(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	00 ft x 00 ft. = 000square ft
Security of the shop	:	70,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;rui,katla,mrigel,telapia,others..▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in Renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
ruu,katla,mrigel,silvercup,telapia,others.	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
ruu,katla,mrigel,silvercup,telapia,others.	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		17800	213600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
ru	0	0	50,000			20,000	70,000
katla	0	0	40,000			10,000	50,000
mrigel	0	0	30,000			0	30,000
silvercup	0	0	30,000			0	30,000
telapia	0	0	100,000			20,000	120,000
others	0	0	20,000			0	20,000
security	0	0	70,000			0	70,000
						0	0
						0	0
						0	0
Total	0	0	340,000	0	0	50,000	390,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
ruki,katla,mrigel,silvercup,telapia,others.	5000	150000	1800000	1890000
0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000
Less Variable Expense (B)				
silver disk,jug,paint,iron,electronic etc.	4000	120000	1440000	1512000
Total Variable Expense	4000	120000	1440000	1512000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000
Less Fixed Expense				
Rent		0	0	0
Electric Bill		200	2400	2700
Transportaion		200	2400	2520
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		300	3600	3600
Gard		0	0	0
Generator		0	0	0
Mobil Bill		500	6000	6100
Total Fixed Cost (D)		6200	74400	74920
Net Profit (E)= [C-D]		23800	285600	299880
Investment Pay Back			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	285,600	299880
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		255600
	Total Cash Inflow	335,600	555,480
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	255,600	525,480

SWOT ANALYSIS

STRENGTH

Employment: Self: 04 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;
Teteshor, Khondalhigh, Parshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

