

Proposed NU Business Name: SHOHIDUL MODSO KHAMAR



Project identification and prepared by: Mr. Kabir
Raksam, Tahirpur Unit, Rajshahi

Project verified by: Md. Mijan Patoary



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. SHOHIDUL ISLAM
Age	:	27-01-1988(29 Years)
Education, till to date	:	Class VIII
Marital status	:	Un Married
Children	:	No
No. of siblings:	:	2 Brother & 1 sister
Address	:	Vill: Cheokhali,P.O: goalkandi,,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. SUNAVAN
(iii) Father's name	:	LATE. MOFIJ UDDIN
(iv) GB member's info	:	Branch: hamirkudsa, Centre # 3(Female), Member ID: 1082/3 Group No: 05 Member since: 18/10/2012 First loan: BDT -5000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: 10085
(v) Who pays GB loan installment	:	Mother
(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. He has no training.
Other Own/Family Sources of Income	:	Kachamaler bebsa
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01740599375
Father's Contact No.	:	01789601272
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SUNAVAN joined Grameen Bank since 05 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	:	SHOHIDUL MODSO KHAMAR
Location	:	Chewkhali, gualkandi, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 158,000
Financing	:	Self BDT 108,000-(from existing business) 68% Required Investment BDT 50,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	3 BIGA
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.

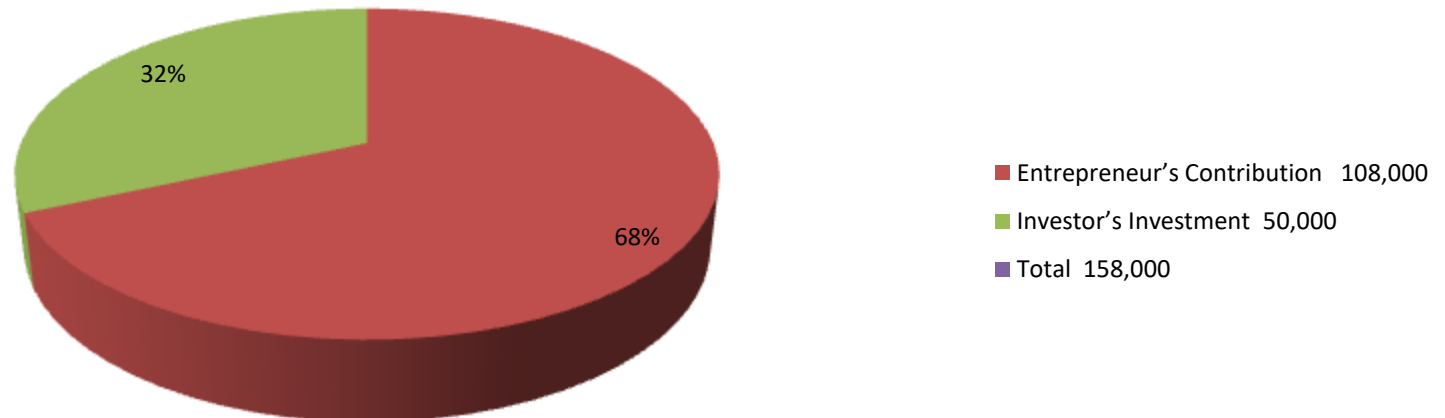
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales		30,000	360000
Total Sales (A)		30,000	360000
Less. Variable Expense			
sales of product		10,000	120000
Total variable Expense (B)		10,000	120000
Contribution Margin (CM) [C=(A-B)]		20,000	240000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			
Transportation		700	8,400
food		10000	120,000
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		16,000	192,000
Net Profit (E) [C-D]		4,000	48,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
ruir	200kg	150	30,000			30000	60,000
katol	200kg	150	30,000			20000	50,000
japani	200kg	120	28,000				8,000
mregel	200kg	120	28,000				28,000
Total	0	540	116000		0	50000	146000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales		32000	384000	403200	423360
Total Sales (A)		32000	384000	403200	423360
Less. Variable Expense					
sales of product		12000	144000	151200	158760
Total variable Expense (B)		12000	144000	151200	158760
Contribution Margin (CM) [C=(A-B)		20000	240000	252000	264600
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		300	3600	3800	3900
Salary (self)		5000	60000	60000	60000
Transportation		700	8400	8500	8600
food		10000	120000	122000	124000
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		16000	192100	194400	196600
Net Profit (E) [C-D)		4000	47900	57600	68000
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	47900	57600	68000
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		27900	65500
	Total Cash Inflow	97,900	85500	133500
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	27,900	65500	113500

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

প্রস্তুত নবীন

মহাশয়: শাহজাদা মাহমুদ খান
মহাশয়: জাহেরপুর, বাকুকাঠী

জাহেরপুর জীবন বৃত্তান্ত:

শ্রী: শাহজাদা মাহমুদ

২নং ২৫০

জন্ম তারিখ: ২৭-০৮-১৯৩০

পিতা: শাহজাদা মাহমুদ





