

Proposed NU Business Name: **SHAM KUTIR SHELPO**



Project identification and prepared by: MD. Majnu Hossen ,
Sherpur Unit, Bogra

Project verified by: MD. Muzaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAM TORONI DASS
Age	:	10-08-1997 (19 Years)
Education, till to date	:	S,S,C
Marital status	:	Married
Children	:	-
No. of siblings:	:	3 Brothers 3 Sisters
Address	:	Vill: Gosspara , P.O: Sherpur, P.S: Sherpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	CHOMPA RANI DASS
(iii) Father's name	:	SHONCOR CHANDRA DASS
(iv) GB member's info	:	Branch: Kusumbi , Sherpur, Centre # 07(Female), Member ID: 5025; No:11 Member since: 02-07-2001 (15 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 14,580
(v) Who pays GB loan installment	:	Nil
(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	:	7 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-627457
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

CHOMPA RANI DASS joined Grameen Bank since 7 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAM KUTIR SHELPO
Location	:	Hatkolla , Sherpur,
Total Investment in BDT	:	BDT 121,000/-
Financing	:	Self BDT 71,000/-(from existing business) 59% Required Investment BDT 50,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 7 ft= 70 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Handicrafts item etc.▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Sherpur.▪Agreed grace period is 3 months.

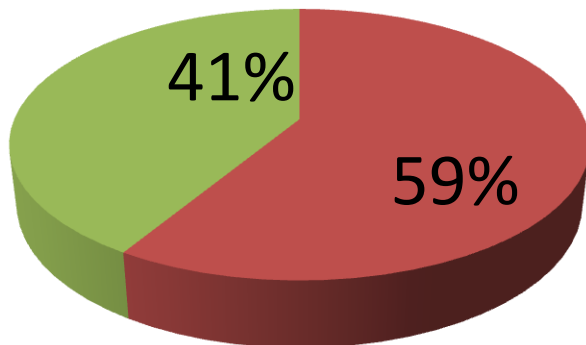
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Dalle, Kulla, Caillan, Hossa,ect.	2,000	60,000	720,000
Total sales (A)	2,000	60,000	720,000
Less Variable Exp.			
Dalle, Kulla, Caillan, Hossa,ect.	1,400	42000	44100
Total Variable exp. (B)	1,400	42000	44100
Contribution Margin CM [C= (A-B)]	600	18,000	216,000
less fixed exp.			
Rent		500	525
Electricity bill		100	1,200
Transportation		6000	72,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Mobile		300	3600
total fixed cost (D)		12,100	139,725
Net profit (E) [C-D]		5,900	76,275

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Dalle	200	70	14,000	200	70	14,000	28,000
Kulla	100	50	5,000	100	50	5,000	10,000
Caillan	100	50	5,000	100	50	5,000	10,000
Hossa	50	60	3,000	50	60	3,000	6,000
Dalle Smoll	50	40	2,000	50	40	2,000	4,000
Kulla	50	40	2,000	50	40	2,000	4,000
Caillon	50	50	2,500	50	50	2,500	5,000
Daile	100	30	3,000	100	30	3,000	6,000
Caillon	50	50	2,500	50	50	2,500	5,000
Others	110	650	13,500	110	650	8,500	22,000
Security	1	21,000	21,000	0	0	0	21,000
Total	430		71,000	250		50,000	121,000

Source of Finance



■ Entrepreneur's Contribution 71,000

■ Investor's Investment 50,000

■ Total 121,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenew (sales)					
Dalle, Kulla, Caillan, Hossa,ect.	3,000	90000	1080000	1134000	1190700
Total Sales (A)	3,000	90000	1080000	1134000	1190700
less variable Expenses					
Dalle, Kulla, Caillan, Hossa,ect.	2,100	63000	756000	793800	833490
Total variable Expenses (B)	2,100	63000	756000	793800	833490
Contribution Margin (CM)= (A-B)	900	27000	324000	340200	357210
Less Fixed Expenses					
Rent		500	6000	6300	6615
Electricity bill		100	1200	1260	1323
Transportation		6,000	72000	75600	79380
Salary (self)		5,000	60000	63000	66150
Entertainment		200	2400	2520	2646
Mobile		300	3600	3780	3969
Total Fixed Cost		12,100	145200	152460	160083
Net Profit (E) (C-D)		14,900	178800	187740	1030617
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	3 rd Year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	121,200	88,960	88,960
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73,200	73,200
	Total Cash Inflow	201200	162160	162160
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)	20000	20,000	20,000
	Total Cash Outflow	128,000	20,000	20,000
3	Net Cash Surplus	73,200	114160	114160

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 14 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

Pictures











U2
EXPORT







FAMILY PICTURE

