

Proposed NU Business Name: SOKAL SONDHA LAKRIR DOKAN



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD YEASIN
Age	:	05-04-1992 (26 Years)
Education, till to date	:	Class 06
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Dorigao, P.O: Rajabari, P.S: Keranigonj, Dist: Dhaka,
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOMTAZ BEGUM
(iii) Father's name	:	MD ALI HOSSAIN
(iv) GB member's info	:	Branch: Basta, Centre # 76 (Female), Member ID: 6554/2, Group No: 02 Member since: 04-04-1993 to 2000 (07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: , Outstanding loan: -
(v) Who pays GB loan installment	:	N/A
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01790-505102
Mother's Contact No.	:	01712-509609
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMTAZ BEGUM joined Grameen Bank since 07 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	:	SOKAL SONDHA LAKRIR DOKAN
Location	:	Dorigao, Rajabari, Keranigonj
Total Investment in BDT	:	BDT 1,35,000/-
Financing	:	Self BDT 75,000/-(from existing business) 56% Required Investment BDT 60,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 10 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a fuel wood business.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Ramekanda.▪The shop is rented.▪Agreed grace period is 3 months.

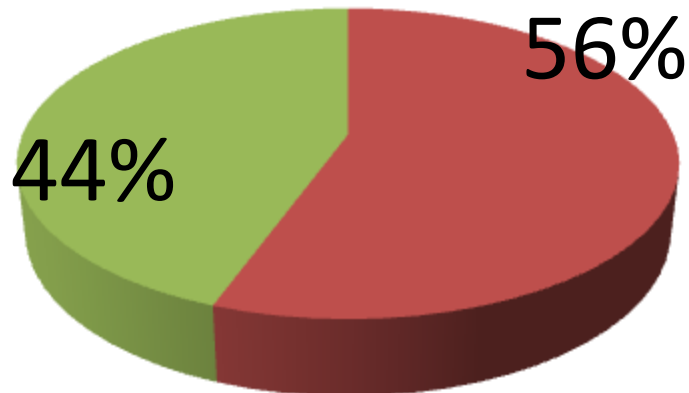
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Fuel wood	70,000	840,000
Total Sales (A)	70,000	840,000
Less. Variable Expense		
Fuel wood	56,000	672,000
Total variable Expense (B)	56,000	672,000
Contribution Margin (CM) [C=(A-B)]	14,000	168,000
Less. Fixed Expense		
Electricity Bill	200	2,400
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Rent	1,500	18,000
Entertainment	200	2,400
Total fixed Cost (D)	7,200	86,400
Net Profit (E) [C-D]	6,800	81,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fuel wood	300	250	75,000	250	240	60,000	135,000
Total	300		75,000	250		60,000	135,000

Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 60,000
- Total 135,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Fuel wood	100,000	1,200,000	1,260,000	1,323,000
Total Sales (A)	100,000	1,200,000	1,260,000	1,323,000
Less. Variable Expense				
Fuel wood	80,000	960,000	1,008,000	1,058,400
Total variable Expense (B)	80,000	960,000	1,008,000	1,058,400
Contribution Margin (CM) [C=(A-B)]	20,000	240,000	252,000	264,600
Less. Fixed Expense				
Electricity Bill	200	2,400	3,000	3,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Rent	1,500	18,000	20,000	22,000
Entertainment	200	2,400	3,000	3,500
Total Fixed Cost	7,300	87,600	91,500	95,000
Net Profit (E) [C-D]	12,700	152,400	160,500	169,600
Investment Payback		24000	24000	24000

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	60,000		
1.2	Net Profit	152,400	160,500	169,600
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		128,400	264,900
	Total Cash Inflow	212,400	288,900	434,500
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	128,400	264,900	410,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire

Pictures





FAMILY PICTURE

