

**Proposed NU Business Name: ERSHAD ALI GORU MOTATAJAKORON KHAMAR**



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Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

|   |   |   |
|---|---|---|
| Name  | : | <b>MD. ERSHAD ALI</b>   |
| Age   | : | 23-05-1987 (30 Years)   |
| Education, till to date                         | : | Class Three   |
| Marital status                                  | : | Married   |
| Children  | : | 01 Son, 01 Doughter   |
| No. of siblings:                                | : | 05 Brothers, 01 Sister  |
| Address   | : | Vill: Chokalom P,O: Hatra , P.S: Mohanpur, Dist: Rajshahi   |
| Parent's and GB related Info                    |   |   |
| (i) Who is GB member                            | : | Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>   |
| (ii) Mother's name                              | : | <b>MOST. SUBEJAN</b>  |
| (iii) Father's name                             | : | <b>MD. ABDUL JABBAR</b>   |
| (iv) GB member's info                           | : | Branch: Achpara, Bagmara Centre 20 (Female),<br>Member ID: 1837/1, Group No: 02<br>Member since: Befor 10-02-2008 (9Years)<br>First loan: BDT 5,000 |
| Further Information:                            |   | Existing Loan: BDT 35,000 Outstanding loan: 14,210/=  |
| (v) Who pays GB loan installment                | : | Father  |
| (vi) Mobile lady                                | : | No  |
| (vii) Grameen Education Loan                    | : | No  |
| (viii)Any other loan like GB, BRAC<br>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  | : | 3 years experience in running business.<br>He has No training. |
| Other Own/Family Sources of Income  | : | Agriculture  |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01798-955517   |
| Mother's Contact No.  | : | 01738-742737   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi   |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SUBEJAN** joined Grameen Bank since 9 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                                     | : | <b>ERSHAD ALI GORU MOTATAJAKORON KHAMAR</b>  |
| Location  | : | Chokalom,Hatra Mohanpur, Rajshahi  |
| Total Investment in BDT                           | : | BDT 1,55,000/-   |
| Financing   | : | Self BDT 1,05,000/-(from existing business) 68%<br>Required Investment BDT 50,000/-(as equity) 32%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-  |
| Proposed Salary                                   | : | BDT 5,000/-  |
| Size of shop                                      | : | 20 ft x 10 ft= 200 Scft  |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing; Cow item.</li> <li>▪Average 100% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li> <li>▪The shop is No Rent</li> <li>▪Collects goods from Cidirhat, Rajshahi.</li> <li>▪Agreed grace period is 3 months.</li> </ul> |

| Particular                                | Daily | Monthly       | Yearly          |
|---|-------|---------------|-----------------|
| <b>Revenue (sales)</b>                    |       |               |                 |
| Cow Item                                  |       | 20,000        | 2,40,000        |
| <b>Total Sales (A)</b>                    |       | 20,000        | 2,40,000        |
| <b>Less. Variable Expense</b>             |       |               |                 |
| Cow Item                                  |       | 0             | 0               |
| <b>Total variable Expense (B)</b>         |       | 0             | 0               |
| <b>Contribution Margin (CM) [C=(A-B)]</b> |       | 20,000        | 2,40,000        |
| <b>Less. Fixed Expense</b>                |       |               |                 |
| Rent                                      |       |               |                 |
| Electricity Bill                          |       |               |                 |
| Mobile Bill                               |       | 300           | 3,600           |
| Salary (self)                             |       | 5,000         | 60,000          |
| Medicine                                  |       | 200           | 2,400           |
| Transportation                            |       |               |                 |
| Food                                      |       | 6,000         | 72,000          |
| <b>Total fixed Cost (D)</b>               |       | <b>11,500</b> | <b>1,38,000</b> |
| <b>Net Profit (E) [C-D]</b>               |       | <b>8,500</b>  | <b>1,02,000</b> |
|   |       |               |                 |

# Investment Breakdown

| Existing     |          |            |                 | Proposed |            |               |                 |
|--------------|----------|------------|-----------------|----------|------------|---------------|-----------------|
| Particulars  | Qty.     | Unit Price | Amount (BDT)    | Qty      | Unit Price | Amount (BDT)  | Proposed Total  |
| Ox Cow       | 1        | 25000      | 25,000          | 1        | 50000      | 50,000        | 75,000          |
| Gavi         | 2        | 40000      | 80,000          | -        | -          | -             | 80,000          |
|              |          |            |                 |          |            |               |                 |
|              |          |            |                 |          |            |               |                 |
|              |          |            |                 |          |            |               |                 |
|              |          |            |                 |          |            |               |                 |
|              |          |            |                 |          |            |               |                 |
|              |          |            |                 |          |            |               |                 |
|              |          |            |                 |          |            |               |                 |
| <b>Total</b> | <b>3</b> |            | <b>1,05,000</b> | <b>1</b> |            | <b>50,000</b> | <b>1,55,000</b> |

# Source of Finance



| Financial Projection (BDT)                |       |               |                 |                 |                 |
|---|-------|---------------|-----------------|-----------------|-----------------|
| Particular                                | Daily | Monthly       | 1st Year        | 2nd year        | 3rd Year        |
| Revenue (sales)                           |       |               |                 |                 |                 |
| Cow Item                                  |       | 25,000        | 3,00,000        | 3,15,000        | 3,30,750        |
| <b>Total Sales (A)</b>                    |       | 25,000        | 3,00,000        | 3,15,000        | 3,30,750        |
| Less. Variable Expense                    |       |               |                 |                 |                 |
| Cow Item                                  |       | 0             | 0               | 0               | 0               |
| <b>Total variable Expense (B)</b>         |       | 0             | 0               | 0               | 0               |
| <b>Contribution Margin (CM) [C=(A-B)]</b> |       | 25,000        | 3,00,000        | 3,15,000        | 3,30,750        |
| Less. Fixed Expense                       |       |               |                 |                 |                 |
| Rent                                      |       |               |                 |                 |                 |
| Electricity Bill                          |       |               |                 |                 |                 |
| Mobile Bill                               |       | 500           | 6,000           | 6,500           | 7,000           |
| Salary (self)                             |       | 5,000         | 60,000          | 60,000          | 60,000          |
| Transportation                            |       |               |                 |                 |                 |
| Entertainment                             |       |               |                 |                 |                 |
| Medicine                                  |       | 400           | 4,800           | 5,000           | 5,500           |
| Food                                      |       | 7,000         | 84,000          | 87,000          | 90,000          |
| Bank service Charge                       |       | 100           | 1,200           | 1,200           | 1,200           |
| <b>Total Fixed Cost</b>                   |       | <b>13,000</b> | <b>1,56,000</b> | <b>1,59,700</b> | <b>1,63,700</b> |
| <b>Net Profit (E) [C-D]</b>               |       | <b>12,000</b> | <b>1,44,000</b> | <b>1,55,300</b> | <b>1,67,050</b> |
| <b>Investment Payback</b>                 |       |               | <b>20,000</b>   | <b>20,000</b>   | <b>20,000</b>   |



# 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> |
|-------------|---|---------------------|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 50,000              |                     |                     |
| 1.2         | Net Profit  | 1,44,000            | 1,55,300            | 1,67,050            |
| 1.3         | Depreciation (Non cash item)                      |                     | -                   |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 1,24,000            | 2,59,300            |
|             | <b>Total Cash Inflow</b>                          | <b>1,94,000</b>     | <b>2,79,300</b>     | <b>4,26,350</b>     |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 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               | 20,000              |
|             | <b>Total Cash Outflow</b>                         | <b>70,000</b>       | <b>20000</b>        | <b>20,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>1,24,000</b>     | <b>2,59,300</b>     | <b>4,06,350</b>     |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

