

Proposed NU Business Name: SHAKIL MOHISH KHAMAR



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Puthia Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAKIL KHAN
Age	:	13-03-1999(18 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brother
Address	:	Vill: Mollapara , P.O: Satbaria , P.S: Puthia , 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	:	MOST. SADINA BEGUM
(iii) Father's name	:	MD. AMDADUL HOQUE
(iv) GB member's info	:	Branch: Shilmaria ,Puthia ,Centre # 97(Female), Member ID: 10904, Group No: 15 Member since: 2000 to (17Years) First loan: BDT 4,000/-
Further Information:		Existing Loan: BDT 10,000/-, Outstanding loan: Nill
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770-115291
Father's Contact No.	:	01770-811493
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SADINA BEGUM joined Grameen Bank since 17 years ago. At first She took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

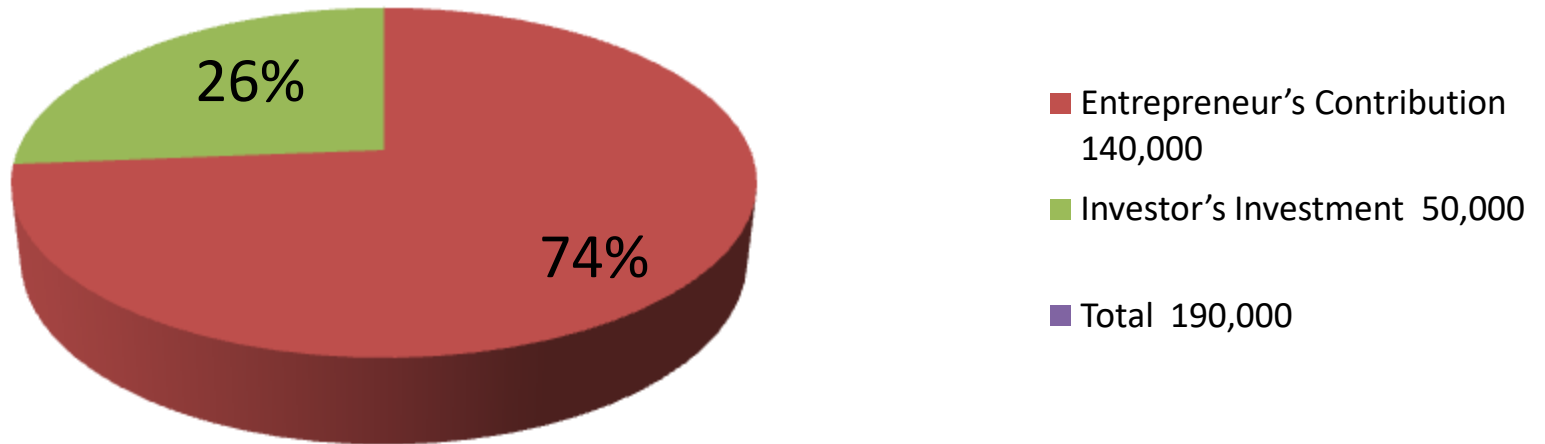
Business Name	:	SHAKIL MOHISH KHAMAR
Location	:	Mollapara , Puthia , Rajshahi.
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 140,000/-(from existing business) 74% Required Investment BDT 50,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has two ox in his farm▪The business is operating by entrepreneur himself. Existing no employee.▪The farm is owned.▪Collects goods from Taherpur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Quarterly	Yearly
Revenue (sales)		
Ox	80,000	160,000
Total Sales (A)	80,000	160,000
Less. Variable Expense		
Total variable Expense (B)		
Contribution Margin (CM) [C=(A-B)]	80,000	160,000
Less. Fixed Expense		
Electricity Bill	1,200	2,400
Salary (self)	30,000	60,000
Straw, Bran, Medicine etc	12,000	24,000
Bank Charge	600	1,200
Mobile bill	1,200	2,400
Total fixed Cost (D)	45,000	90,000
Net Profit (E) [C-D]	35,000	70,000

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Ox (2x70,000)	140,000	50,000	190,000
-	-	-	-
Total	140,000	50,000	190,000

Source of Finance



Financial Projection (BDT)

Particular	Quarterly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Ox	100,000	200,000	210,000	220,500
Total Sales (A)	100,000	200,000	210,000	220,500
Less. Variable Expense				
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)]	100,000	200,000	210,000	220,500
Less. Fixed Expense				
Electricity Bill	1,200	2,400	2,400	2,400
Salary (self)	30,000	60,000	60,000	60,000
Straw, Bran, Medicine etc	18,000	36,000	37,800	39,690
Bank Charge	600	1,200	1,200	1,200
Mobile bill	1,200	2,400	2,400	2,400
Total Fixed Cost	51,000	102,000	103,800	105,690
Net Profit (E) [C-D]	49,000	98,000	106,200	114,810
Investment Payback		20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	98,000	106,200	114,810
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	78,000	86,200
	Total Cash Inflow	148,000	184,200	201,010
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	78,000	164,200	181,010

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures









