

Proposed NU Business Name: **M/S SHKIDAR MONEY TRANSFER**



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

Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HAIDER ALI
Age	:	15-01-1994(23 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Bather 1 Sister
Address	:	Vill:Joynogor.P.O:Khamarkandi,P.S:Sherpur,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	MOST. HAFIZA
(iv) GB member's info	:	DEATH. SHAHAB ALI Branch:Garidha,Sherpur,Centre # 43 (Female), Member ID:3448; Group No:02 Member since: 10-10-1995(07 Years)
Further Information:		First loan: -5,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 10,000, Outstanding loan:NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	2 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.	:	01767-397700
Mother's Contact No.	:	01786-076090
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HAFIZA joined Grameen Bank since 7 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	:	M/S SHKIDAR MANI TRANSFER
Location	:	Khamarkandi Bazar, Sherpur, Bogra.
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/- (from existing business) 38% Required Investment BDT 50,000/- (as equity) 62%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 18 ft = 180 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Sim, Memori, Hadphone, Charger, Etc.▪ Average 15% 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 Bogra.▪ Agreed grace period is 3 months.

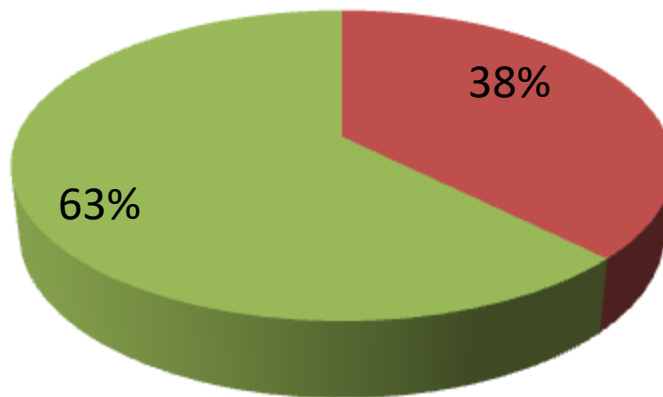
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sim, Memori, Hadphone, Charger,Etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Sim, Memori, Hadphone, Charger,Etc.	1,700	51,000	612,000
Total variable Expense (B)	1,700	51,000	612,000
Contribution Margin (CM) [C=(A-B)	300	9,000	108,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Guard		60	720
Mobile Bill		200	2,400
Total fixed Cost (D)		5,260	63,120
Net Profit (E) [C-D]		3,740	44,880

Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sim	35	120	5400			10,000	15,400
Memori	5	350	1750			10,000	11,750
Hadphone	40	70	2800	100	70	7000	9800
Charger	40	70	2800	100	70	7000	9800
Batery	20	150	3000	100	150	15,000	18,000
B-Kash			1890				1890
FilexiLoard			10,000				10000
Others			2350			1000	3350
Total	140		30,000	300		50,000	80,000

Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 50,000
- Total 80,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sim, Memori, Hadphone, Charger,Etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense	0				
Sim, Memori, Hadphone, Charger,Etc.	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Electricity Bill		300	3,600	3,600	3,600
Transportation		500	6,000	6,000	6,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		0	0	0	-
Entertainment		200	2,400	2,400	2,400
Guard		60	720	720	720
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,260	63,120	63,120	63,120
Net Profit (E) [C-D)		12,740	152,880	163,680	175,020
Investment Payback			20,000	20,000	20,000

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

SI #	<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	152,880	163,680	175,020
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		132,880	276,560
	Total Cash Inflow	202,880	296,560	451,580
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	132,880	276,560	431,580

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 02 Others:0
Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Khamarkandi
Bazar, Sherpur, Bogra.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

