

Proposed NU Business Name: SABIHA MOTSHO KHAMAR



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHOHEL SHOFIUZZAMAN
Age	:	1/07/1984(33Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4Brother3Sister
Address	:	Vill: Vushna,P.O:Lolitnogor,P.S: Godagari, 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	:	MST. AYESHA JAMAN
(iii) Father's name	:	ASADUZZAMAN
(iv) GB member's info	:	Branch:Badhair Tanor,godagari,Centre #47(Female), Member ID:3797 , Group No:01 Member since:09/05/2012 First loan: BDT -10000
Further Information:		Existing Loan: BDT 200000, Outstanding loan:142800
(v) Who pays GB loan installment	:	Mother
(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	:	04years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes, Cable Business
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01726325091
Father's Contact No.	:	01770374673
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AYESHA JAMAN joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SABIHA MOTSHO KHAMAR
Location	:	Vushna,Lolitnogor,Godagari, Rajshahi
Total Investment in BDT	:	BDT 74500/-
Financing	:	Self BDT 24500/-(from existing business) 33% Required Investment BDT 50,000/-(as equity)67 %
Present salary/drawings from business (estimates)	:	BDT 4000/-
Proposed Salary	:	4000/=
Size of shop	:	20ft x 10ft= 200 square ft
Security of the shop	:	-120000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is Rent.▪Agreed grace period is 3 months.

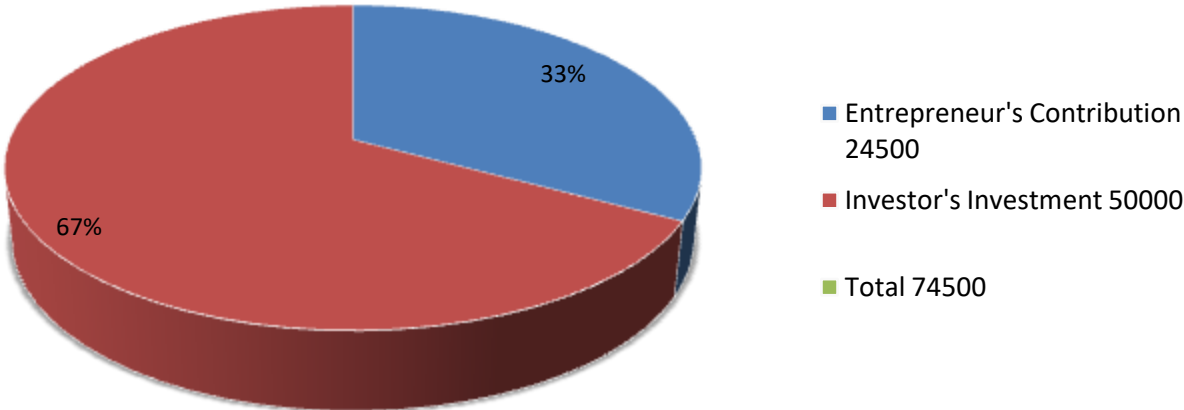
Existing Business (BDT)

Particular	Monthly	3Month	Yearly
Revenue(Sales)			
Fish Sales		100000	400000
Total Sales (A)		100000	400000
Less. Variable Expense			
Fish		60000	240000
Total Variable Expense (B)		60000	240000
Contribution Margin(CM) [C=(A-B)]		40000	160000
Less. Fixed Expense			
Rent	3000	9000	36000
Electricity Bill	0	0	0
Mobile Bill	200	600	2400
Salary (self)	4000	12000	48000
Transportation	300	900	3600
Food	2000	6000	24000
Medicine	0	0	0
Bank Charge	0	0	0
Total Fixed Cost (D)	9500	28500	114000
Net Profit (E) [C-D]		11500	46000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fish	24500	50000	74500
	0	0	0
	0	0	0
Total	24500	50000	74500

Source of Finance



Financial Projection (BDT)

Particular	3Month	6Month	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Cow Sales	100000	200000	400000	420000	441000
Total Sales (A)	100000	200000	400000	420000	441000
Less. Variable Expense					
cow	60000	120000	240000	252000	264600
Total Variable Expense (B)	60000	120000	240000	252000	264600
Contribution Margin (CM) [C=(A-B)]	40000	80000	160000	168000	176400
Less. Fixed Expense					
Rent	9000	18000	36000	36000	36000
Electricity Bill	0	0	0	0	0
Mobile Bill	600	1200	2400	2700	3000
Salary (self)	12000	24000	48000	48000	48000
Transportation	900	1800	3600	3900	4200
Food	6000	12000	24000	24300	24600
Medicine	0	0	0	0	0
Bank Charge	0	0	0	0	0
Total Fixed Cost (D)	28500	57000	114000	114900	115800
Net Profit (E) [C-D]	11500	23000	46000	53100	60600
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	46000	53100	60600
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		26000	59100
	Total Cash Inflow	96000	79100	119700
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	26000	59100	99700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Vushna,
Lolitnogor,Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest







