

Proposed NU Business Name: SAMIA GORUR KHAMAR



Project identification and prepared by: Monoj kumar sarkar, BaghaUnit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SAHAB UDDIN
Age	:	01-03-1995(22 Years)
Education, till to date	:	Class-V
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill:Hijjol Polli,P.O:Bagha, P.S: Bagha, 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.SHABANA KHATUN
(iii) Father's name	:	MD.ASER FARAJI
(iv) GB member's info	:	Branch:Monigram , Centre # 59/m (Female), Member ID:4465/5, Group No: 05 Member since: 20-03-2010 to 20-08-14 New 24-05-2016(05Years)
Further Information:		First loan: BDT -20,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 25,000 Outstanding loan: 16,300
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc	:	No

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.SHABANA KHATUN joined Grameen Bank since 05 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

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	:	Car Driver
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01751-206513
Family Contact No.	:	01751-206572
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

Proposed Nobin Udyokta Business Info

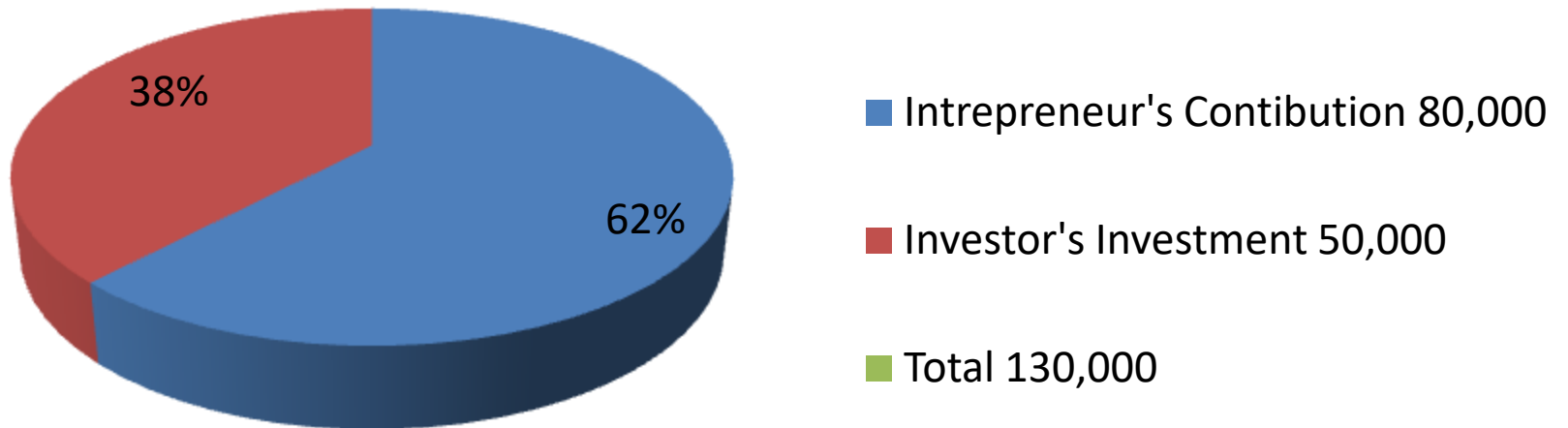
Business Name	:	SAMIA GORUR KHAMAR
Location	:	Hijjol Polli, Bagha ,Rajshahi .
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business)62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ox Sales.▪The business is operating by entrepreneur. Existing no employees.▪The farm is own.▪Agreed grace period is 3 months.▪Average 50% gain on sale.

Revenue (sales)			
Ox Sale		130,000	260,000
Total Sales (A)		130,000	260,000
Less. Variable Expense			
Ox Sale		65,000	130,000
Total variable Expense (B)		65,000	130,000
Contribution Margin (CM) [C=(A-B)		65,000	130,000
Less. Fixed Expense			
Food		12,000	24,000
Electricity bill		300	600
Transportation		600	1,200
Salary (self)		24,000	48,000
Salary (staff)		0	0
Entertainment		0	0
Generator		0	0
Bank Charge		600	1,200
Mobile bill		1,200	2,400
Total fixed Cost (D)		38,700	77,400
Net Profit (E) [C-D)		26,300	52,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x40,000)	80,000	40,000	110,000
Food	0	10,000	10,000
Total	80,000	50,000	130,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Ox sale		140,000	280,000	294,000	308,700
Total Sales (A)		140,000	280,000	294,000	308,700
Less. Variable Expense					
Ox sale		70,000	140,000	147,000	154,350
Total variable Expense (B)		70,000	140,000	147,000	154,350
Contribution Margin (CM) [C=(A-B)]		70,000	140,000	147,000	154,350
Less. Fixed Expense					
Food		12,000	24,000	25,000	26,000
Electricity bill		300	600	1,000	1,400
Transportation		600	1,200	1,300	1,400
Salary (self)		24,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Bank Charge		600	1,200	1,300	1,400
Mobile bill		1,200	2,400	2,500	2,600
Total Fixed Cost		38,700	77,400	79,100	80,800
Net Profit (E) [C-D]		31,300	62,600	67,900	73,550

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	62,600	67,900	73,550
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		62,600	110,500
	Total Cash Inflow	112,600	130,500	184,050
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	62,600	110,500	164,050

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

