

## Proposed NU Business Name: SURAEAY LAEAR KHAMAR



Project identification and prepared by: Md. Nasir khan  
Donbari tangail  
Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>SATAR</b>
Age	:	01-01-1984(23 Years)
Education, till to date	:	H.S.C
Marital status	:	married
Children	:	02 gales
No. of siblings:	:	02 Brother & 01 Sisters
Address	:	Vill: patka P.O:d-Dhonbari P.S:Dhanbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST.SALAHA BAGUM</b>
(iii) Father's name	:	<b>MD: ABDUL HAMID</b>
(iv) GB member's info	:	Branch: chalash modupur , Centre # 5(fimale), Member ID: 1172, Group No: 01 Member since: 1988 ( <i>running</i> ) First loan: BDT 2,000Taka.
Further Information:		Existing loan: 39840 Outstanding loan: 24880
(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	:	08 years experience in running business. He has 3 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-473429
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SALAHA BEGUM** Joined Grameen Bank Since 29 Years Ago. At First She Took 2,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SURAEAY LAEAR KHAMAR</b>
Location	:	patka bazar donbari,Tangail.
Total Investment in BDT	:	BDT 254,000
Financing	:	Self BDT 184,000(from existing business) 72% Required Investment BDT 70,000(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	400ft x 1000ft= 4000 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; murgi, etc.</li><li>▪Average40% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Donbari.</li><li>▪Agreed grace period is 3 months.</li></ul>

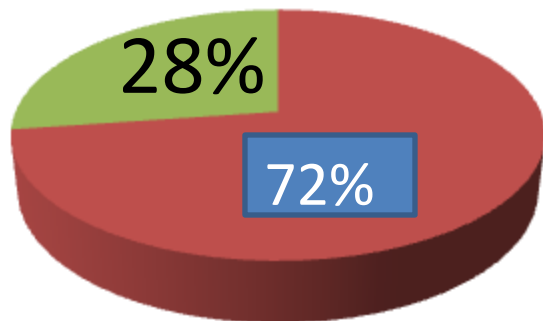
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
murgi dim	5,000	150,000	1800000
<b>Total Sales (A)</b>	5,000	150,000	1800000
<b>Less. Variable Expense</b>			
murgi dim	3,000	90,000	1080000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	3,000	90,000	1080000
<b>Contribution Margin (CM) [C=(A-B)]</b>	2,000	60,000	720000
<b>Less. Fixed Expense</b>			
Rent		10000	120,000
Electricity bill		500	6,000
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		6000	72,000
Entertainment		500	6,000
Guard		0	0
Genaretor		0	0
Mobile bill		500	6,000
<b>Total fixed Cost (D)</b>		<b>23,500</b>	<b>282,000</b>
<b>Net Profit (E) [C-D]</b>		<b>36,500</b>	<b>438,000</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
murgi	700p	145	101,500			70000	171,500
Murgir bacca	1500p	50	75,000			0	75,000
khabar	4b	2050	8200				8200
			0				0
			0			0	0
			0			0	0
Security			0				0
<b>Total</b>			<b>184,000</b>			<b>70,000</b>	<b>254,000</b>

## Source of Finance



**Entrepreneur**  
 Investment:184,000  
 Investor Investment70,000  
 Total Investment:254,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
murgi dim	5600	168000	2016000	2116800	2222640
<b>Total Sales(A)</b>	<b>5600</b>	<b>168000</b>	<b>2016000</b>	<b>2116800</b>	<b>2222640</b>
<b>Less Variable Expense (B)</b>					
murgi dim	<b>3360</b>	<b>100800</b>	<b>1209600</b>	1270080	<b>1333584</b>
<b>Total Variable Expense</b>	<b>3360</b>	<b>100800</b>	<b>1209600</b>	<b>1270080</b>	<b>1333584</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>2240</b>	<b>67200</b>	<b>806400</b>	<b>846720</b>	<b>889056</b>
<b>Less Fixed Expense</b>					
Rent		10000	120000	120000	120000
Electric Bill		500	6000	72000	864000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		6000	72000	72000	72000
Entertainment		500	6000	6000	6000
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
<b>Total Fixed Cost (D)</b>		<b>23500</b>	<b>282000</b>	<b>342600</b>	<b>1135230</b>
<b>Net Profit (E)= [C-D]</b>		<b>43700</b>	<b>524400</b>	<b>550620</b>	<b>578151</b>
<b>Investment Pay Back</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	524,400	550620	578151
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		504400	1035020
	<b>Total Cash Inflow</b>	<b>574,400</b>	<b>1,055,020</b>	<b>1,613,171</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)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>504,400</b>	<b>1,035,020</b>	<b>1,593,171</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 01 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

