

Proposed NU Business Name: **SADIK MOSHO KHAMAR**

Project identification and prepared by: Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHEBLI SADIK
Age	:	17-02-1988 (30 Years)
Education, till to date	:	Class 9
Marital status	:	Numarried
Children	:	-
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Amtali P.O: Tongibari P.S Tongibari, Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOHURA BEGUM
(iii) Father's name	:	MD NURU MIA NAWAB
(iv) GB member's info	:	Branch: Tongibari Centre # 43 (Female), Member ID: 6838/4, Group No: 02 Member since: 01-02-2010(07 Years) First loan: BDT 3,000/- Existing loan: BDT 50,000/- Outstanding loan: BDT 25,000/-
Further Information:		
(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	:	Three years experience in running business. He has training two years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01950-028389
Wife's Contact No.	:	01721-547123
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOHURA BEGUM joined Grameen Bank since 07 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	:	SADIK MOSHO KHAMAR
Location	:	Amtoli, Tongibari, Munshiganj
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 150,000(from existing business) 71% Required Investment BDT 60,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	Self
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Fish, etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing two employee.▪He is doing his business in own place.▪Collects goods from Islampur.▪Agreed grace period is 3 months.

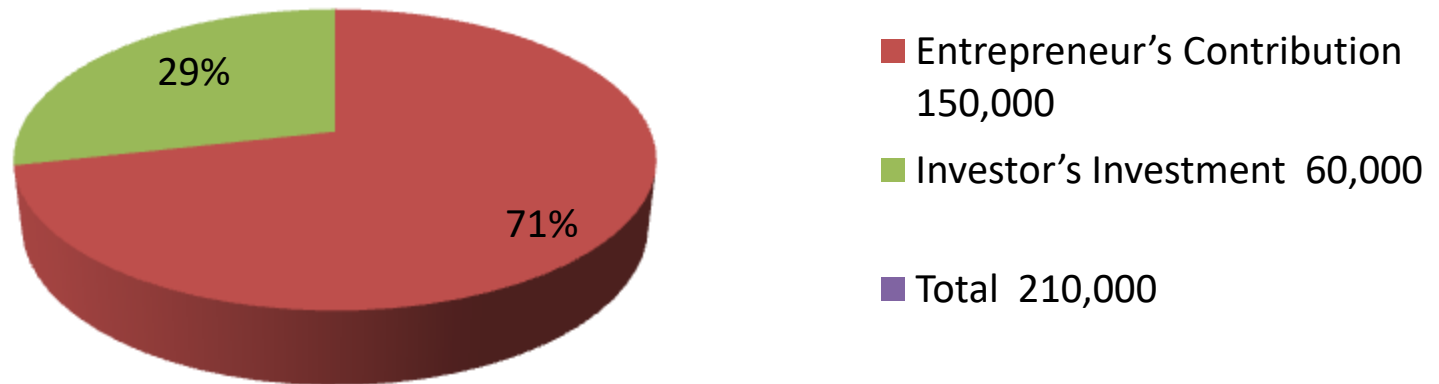
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish item		90,000	10,80,000
Total Sales (A)		90,000	10,80,000
Less. Variable Expense			
Fish item		72,000	864,000
Total variable Expense (B)		72,000	864,000
Contribution Margin (CM) [C=(A-B)]		18,000	216,000
Less. Fixed Expense			
Transport		1,000	12,000
Mobile Bill		3,00	3,600
Salary (self)		5,000	60,000
Salary (Staff)		6,000	72,000
Entertainment		300	3,600
Total fixed Cost (D)		12,600	151,200
Net Profit (E) [C-D]		5,400	64,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pangash (500*70)	35,000	35,000	70,000
Talapia (500*70)	35,000	-	35,000
Nala	40,000		40,000
Bata	10,000	5,000	15,000
Katla	20,000	20,000	40,000
Silvar cup	10,000		10,000
Total	150,000	60,000	210,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garments item		105,000	12,60,000	13,23,000	13,89,150
Total Sales (A)		105,000	12,60,000	13,23,000	13,89,150
Less. Variable Expense					
Garments item		84,000	10,08,000	10,58,400	11,11,320
Total variable Expense (B)		84,000	10,08,000	10,58,400	11,11,320
Contribution Margin (CM) [C=(A-B)]		21000	252,000	264,600	277,830
Less. Fixed Expense					
Transport		1,000	12,000	12,000	12,000
Mobile Bill		3,00	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		6,000	72,000	72,000	72,000
Entertainment		300	3,600	3,700	3,800
Non Cash Item					
Depreciation					
Total Fixed Cost		12,600	151,200	151,400	151,600
Net Profit (E) [C-D]		8,400	100,800	113,200	126,230
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	100,800	113,200	126,230
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		76,800	166,000
	Total Cash Inflow	160,800	190,000	292,230
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	76,800	166,000	268,230

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

