

Proposed NU Business Name: **SAMMERAT KHORIR AROT**



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

Name	:	<b>SHEIKH SAMMERAT</b>
Age	:	05-03-1993(24Years)
Education, till to date	:	Class viii
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brothers 01 sisters
Address	:	Vill:south tajpur P.O ;TajpurP.S: Sirajdikhan,Dist.Munshigonj.
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>MHELA AKTAR</b>
(iii) Father's name	:	<b>NASIR SHEIKH</b>
(iv) GB member's info	:	Branch: Rosuniya, Centre # 05(Female), Member ID: 2571, Group No: 04 Member since:005-07-1998-2005(07Years) First loan: BDT 5,000/-                      Existing loan :20,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	03 years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-794290
Family's Contact No.	:	01917-750372
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MHELA AKTAR** joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAMMERAT KHORIR AROT</b>
Location	:	South tajpur,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 69,500/-
Financing	:	Self BDT 29,500/- (from existing business)42 % Required Investment BDT 40,000/- (as equity) 58%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 216 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Wood</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The sop is rented.</li><li>▪Collects goods from Sirajdikhan.</li><li>▪Agreed grace period is 3 months.</li></ul>

### Existing Business (BDT)

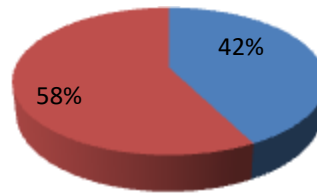
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Wood	1,500	45,000	540,000
<b>Total Sales (A)</b>	1,500	45,000	540,000
<b>Less. Variable Expense</b>			
Wood	1,125	33,750	405,000
<b>Total variable Expense (B)</b>	<b>1,125</b>	<b>33,750</b>	<b>405,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity Bill		150	1,800
Salary(self)		5,000	60,000
Mobile bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>6,450</b>	<b>77,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,800</b>	<b>57,600</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
khori	25	220	5500		45	220	9,900	15,400
wood	20	1200	24000		30	1200	36,000	60,000
<b>Total</b>			29500			1420	45,900	<b>75,400</b>

## Source of finance

■ Entrepreneur investment 29,500    
 ■ Investore investment 40,000    
 ■ Total investment 69,500



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Wood	2,000	60,000	720,000	756,000	793,800
<b>Total Sales (A)</b>	2,000	60,000	720,000	756,000	793,800
<b>Less. Variable Expense</b>					
Wood	1,500	45,000	540,000	567,000	595,350
<b>Total variable Expense (B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Fixed Expense</b>					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		150	1,800	1,890	1,985
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>6,450</b>	<b>77,400</b>	<b>77,550</b>	<b>77,708</b>
<b>Net Profit (E) [C-D]</b>		<b>8,550</b>	<b>102,600</b>	<b>111,450</b>	<b>120,743</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	<b>102,600</b>	<b>111,450</b>	<b>120,743</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		86,600	182,050
	<b>Total Cash Inflow</b>	<b>142,600</b>	<b>198,050</b>	<b>302,793</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>86,600</b>	<b>182,050</b>	<b>286,793</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Own Business :03  
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







