

## Proposed NU Business Name: SUCHI ENTERPRISE & MOTCHO KHAMAR



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Donbari tangail

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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD.SHOHEL RANA</b>
Age	:	03-05-1984(33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brother 02 sister
Address	:	Vill: Beertara bazarP.O: Birkodomtoli P.S: Dhonbari Dist: Tangail.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST.SHERINA BEGUM</b>
(iii) Father's name	:	<b>MD.</b>
(iv) GB member's info	:	Branch: Kendua , Centre # 65 (Female), Member ID:5276Group No: 09 Member since: 2000 Running (17Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 19981 Outstanding loan:17981
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	14 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915178225
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.SHERINA BEGUM** Joined Grameen Bank Since 17 Years Ago. At First She Took 3,000 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>SHUCHI ENTERPRISE &amp; MOTCHO KHAMAR</b>
Location	:	Birtara,Dhonbari, Tangail
Total Investment in BDT	:	BDT 510,000
Financing	:	Self BDT 450000(from existing business) 88% Required Investment BDT 60,000(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	288 Squire ft.
Security of the shop	:	15000 Taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; kitnasok.fertilizer,seed.</li> <li>▪Average10% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no Employee.</li> <li>▪The Farm is ranted.</li> <li>▪Collects goods from Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
kitnasok sar big	10,000	300,000	3600000
<b>Total Sales (A)</b>	10,000	300,000	3600000
<b>Less. Variable Expense</b>			
kitnasok sar big	9,000	270,000	3240000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	9,000	270,000	3240000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,000	30,000	360000
<b>Less. Fixed Expense</b>			
Rent		7000	84,000
Electricity bill		300	3,600
Transportation		2000	24,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		500	6,000
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>15,100</b>	<b>181,200</b>
<b>Net Profit (E) [C-D]</b>		<b>14,900</b>	<b>178,800</b>



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
kitnasok sar big	12,000	360,000	4,320,000	4,536,000	
<b>Total Sales (A)</b>	12,000	360,000	4,320,000	4,536,000	
<b>Less. Variable Expense</b>					
kitnasok sar big	10,800	324,000	3,888,000	4,082,400	
<b>Total variable Expense(B)</b>	10,800	324,000	3,888,000	4,082,400	
<b>Contribution Margin (CM) [C=(A-B)]</b>	1200	36,000	432,000	453,600	
<b>Less. Fixed Expense</b>					
Rent		7000	84,000	84,000	
Electricity bill		500	6,000	6,100	
Transportation		2000	24,000	24,300	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		500	500	500	
Guard		0	0	0	
Genaretor		0	0	0	
Mobile bill		300	3,600	3,800	
<b>Total fixed Cost (D)</b>		<b>15,300</b>	<b>178,100</b>	<b>179,200</b>	
<b>Net Profit (E) [C-D]</b>		<b>20,700</b>	<b>253,900</b>	<b>274,400</b>	
<b>Investment Payback</b>			<b>36,000</b>	<b>36,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	253,900	274,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		217,900
	<b>Total Cash Inflow</b>	<b>313,900</b>	<b>492,300</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>217,900</b>	<b>456,300</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 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

