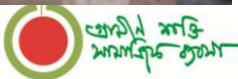
#### **Proposed NU Business Name: SUCHI ENTERPRISE & MOTCHO KHAMAR**



Project identification and prepared by: Md. Sahadat Hossain Donbari tangail

Project verified by: Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD.SHOHEL RANA			
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 (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father  MOST.SHERINA BEGUM  MD.  Branch: Kendua, Centre # 65 (Female),  Member ID:5276Group No: 09  Member since: 2000 Running (17Years)  First loan: BDT 3,000Taka.			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady	:	Existing loan: 19981 Outstanding loan:17981  Father  No			
(vii) Grameen Education Loan (viii) Any other loan like GB,	:	No No			

### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)		Nill
Business Experiences and	••	14 years experience in running business.
Training Info	:	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.	•	Nill
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

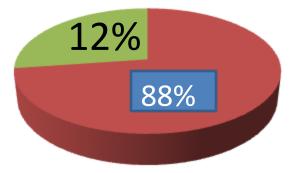
**MOST.SHERINA BEGUM** Joined Grameen Bank Since 17 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info				
Business Name	:	SHUCHI ENTERPRISE & MOTCHO KHAMAR		
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 Squre ft.		
Security of the shop	:	15000 Taka.		
Implementation	:	<ul> <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>		

Existing Busine	ess (BDT)		
Particular	Daily	Monthly	Yearly
Revenue (sales)			
kitnasok sar big	10,000	300,000	3600000
Total Sales (A)	10,000	300,000	3600000
Less. Variable Expense			
kitnasok sar big	9,000	270,000	3240000
	0	0	0
	0	0	0
Total variable Expense (B)	9,000	270,000	3240000
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360000
Less. Fixed Expense			
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
Total fixed Cost (D)		15,100	181,200
Net Profit (E) [C-D)		14,900	178,800

Investment Breakdown								
Existing					Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total	
Kitnasok			300,000			40,000	340,000	
Sar			20,000			10,000	30,000	
big			10,000			10,000	20,000	
fish			105,000				105,000	
Total			450,000			60,000	510,000	
iotai			430,000			00,000	310,000	

### **Source of Finance**



Entrepreneur Investment:450,000 Investor Investment:60,000 Total Investmen510,000

	Financial Projec	, i	4		
Particular	Daily	Monthly	1st Year	2nd year	3rd yea
Revenue (sales)					
kitnasok sar big	12,000	360,000	4,320,000	4,536,000	
Total Sales (A)	12,000	360,000	4,320,000	4,536,000	
Less. Variable Expense	,,,,,,		, = =, = =	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
kitnasok sar big	10,800	324,000	3,888,000	4,082,400	
Total variable Expense(B)	10,800	324,000	3,888,000	4,082,400	
Contribution Margin (CM) [C=(A-B)	1200	36,000	432,000	453,600	
Less. Fixed Expense					
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	
Total fixed Cost (D)		15,300	178,100	179,200	
Net Profit (E) [C-D)		20,700	253,900	274,400	
Investment Payback			36,000	36,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
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
	Total Cash Inflow	313,900	492,300
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)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	217,900	456,300

### **SWOT ANALYSIS**

# Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 03 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

### THREATS

Theft

Fire

Political unrest

# Pictures







# **FAMILY PICTURE**

