

Proposed NU Business Name: SUMAIA MODSO KHAMAR



Project identification and prepared by: Mr. Kabir
Raksam, Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD.SIRAJUL ISLAM
Age	:	03-03-1984(33 Years)
Education, till to date	:	Class viii
Marital status	:	married
Children	:	1 daughter
No. of siblings:	:	2 Brother 1 sister
Address	:	Vill: jatragachi,P.O: kamarbari,P.S: bagmara, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. JAHANARA BIBI
(iii) Father's name	:	MD. SOLAIMAN
(iv) GB member's info	:	Branch: Maria, Centre # 68(Female), Member ID: 5428/3, Group No:02 Member since: 04-01-2005 First loan: BDT -5000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan - PAID
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Van gari chalai
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01717137150
Father's Contact No.	:	01778420843
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAHANARA BIBI joined Grameen Bank since 12 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

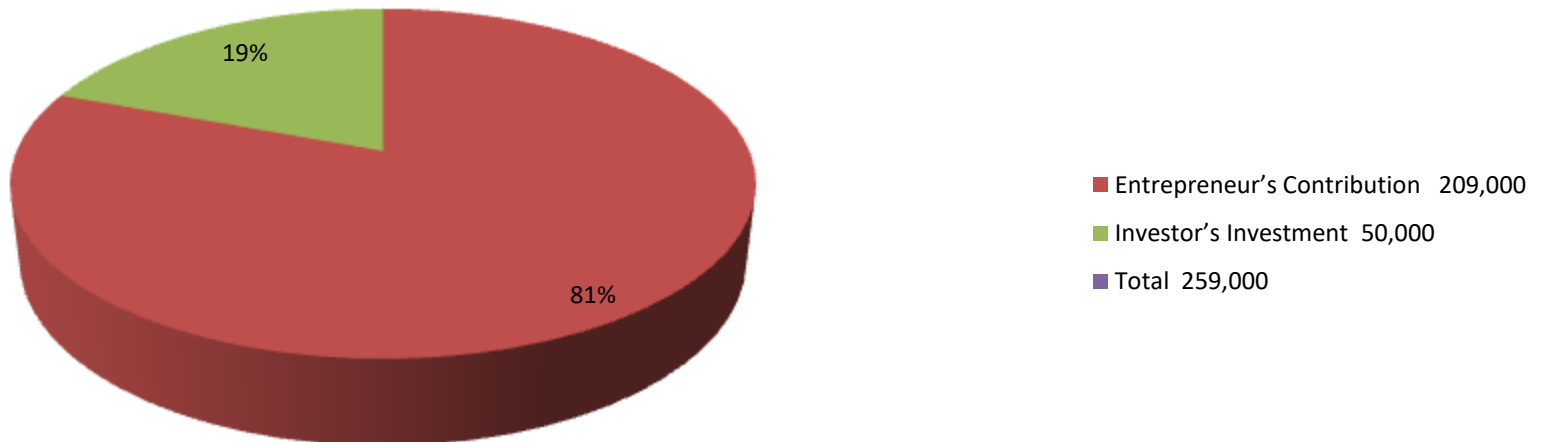
Business Name	:	SUMAIA MODSO KHAMAR
Location	:	Jatragachi, kamarbari,bagmara,Rajshahi
Total Investment in BDT	:	BDT 259,000
Financing	:	Self BDT 30,000-(from existing business) 81% Required Investment BDT 50,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	5 bigha
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales		60,000	720000
Total Sales (A)		60,000	720000
Less. Variable Expense		0	
katla, mregel, japani, glascup,etc		20,000	240000
Total variable Expense (B)		20,000	240000
Contribution Margin (CM) [C=(A-B)		40,000	480000
Less. Fixed Expense			
Rent		6300	75,600
Electricity Bill			0
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
food		20000	240,000
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		32,000	384,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
katla	200p	200	40,000		30000	30000	70,000
ruji	500p	200	100,000		20000	20000	120,000
mregel	500p	80	40,000				40,000
japani	100p	100	10,000				10,000
silver	100	100	10,000				10,000
glascup	30	300	9,000				9,000
						0	0
Total	130	980	209000		50000	50000	259000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales		60000	720000	756000	793800
Total Sales (A)		60000	720000	756000	793800
Less. Variable Expense		0	0	0	0
katla,mregel,japani,etc.		20000	240000	252000	264600
Total variable Expense (B)		20000	240000	252000	264600
Contribution Margin (CM) [C=(A-B)		40000	480000	504000	529200
Less. Fixed Expense					
Rent		6300	75600	75600	75600
Electricity Bill			0		
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	7000	8000
Entertainment			0		
food		20000	240000	241000	242000
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		32000	384100	386100	388100
Net Profit (E) [C-D)		8000	95900	117900	141100
Investment Payback			20000	20000	20000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	95900	117900	141100
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		75900	173800
	Total Cash Inflow	145900	193800	314900
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	75900	173800	294900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : jatragachi,kamarbari
,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

