

**Proposed NU Business Name: SHOWAIB POSHU PALON KHAMAR**



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Sokhipur.

Project verified by: Md.Shamsul Arefin



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

Name	:	<b>MD. MONIR HOSSEN</b>
Age	:	19-11-1992 (25Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 3 Sisters
Address	:	Vill: Betua P.O: Betua P.S: Sokhipur Dist: Tangail
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>RENU BEGUM</b>
(iii) Father's name	:	<b>LATE.MD.MESER UDDIN</b>
(iv) GB member's info	:	Branch :Boheratoil,Sokhipur Centre 23(Female), Member ID: 1302 , Group No: 05 Member since: 2005-2009 (5 years) First loan: BDT 6000
Further Information:		Existing loan: BDT 40,000, Outstanding Loan: Nill
(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.)	:	Yes
Business Experiences and Training Info	:	08 experience in running business. 08 Years in own business She has 08 Years training.
Other Own/Family Sources of Income	:	Hotel
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734438723
Family's Contact No.	:	01733437025
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Sokhipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RENU BEGUM** joined Grameen Bank since 05 years ago. At first she took BDT 6,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

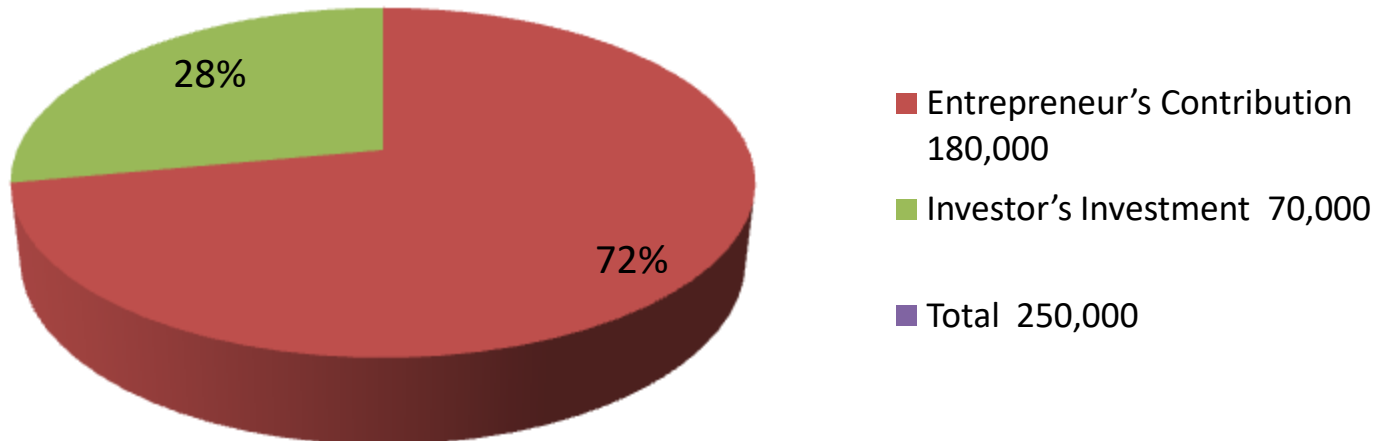
Business Name	:	<b>SHOWAIB POSHU PALON KHAMAR</b>
Location	:	Boheratoi
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 180,000/- (from existing business) 72% Required Investment BDT 70,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	21 ft x 10 ft=210 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪. He has 1 cow and 2 ox &amp; 1 calf in his farm.</li><li>▪The business is operating by entrepreneur. Existing 04 employee.</li><li>▪Collects goods from Boheratoil .</li><li>▪The farm is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
cow,calf,ox	1300	39000	468000
		0	0
Total Sales(A)	1300	39000	468000
Less Variable Expense (B)			0
cow,calf,ox	182	5460	65520
Total Variable Expense	182	5460	65520
Contribution Margin (CM) [C=(A-B)]	1118	33540	402480
Less Fixed Expense			
Rent		1500	18000
Electric Bill		1000	12000
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		20000	240000
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		800	9600
Total Fixed Cost (D)		28300	339600
Net Profit (E)= [C-D]		5240	62880

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	65000	65000	1	70000	70,000	135,000
ox	2	30000	60000			0	60,000
calf	1	15000	15000			0	15,000
Security			40000				40,000
							0
<b>Total</b>	<b>4</b>		<b>180,000</b>	<b>1</b>		<b>70,000</b>	<b>250000</b>

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
cow,calf,ox	1700	51000	612000	642600
<b>Total Sales(A)</b>	<b>1700</b>	<b>51000</b>	<b>612000</b>	<b>642600</b>
<b>Less Variable Expense (B)</b>				
cow,calf,ox	<b>238</b>	<b>7140</b>	<b>85680</b>	89964
<b>Total Variable Expense</b>	<b>238</b>	<b>7140</b>	<b>85680</b>	<b>89964</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1462</b>	<b>43860</b>	<b>526320</b>	<b>552636</b>
<b>Less Fixed Expense</b>				
Rent		1500	18000	18000
Electric Bill		1000	12000	144000
Transportaion		0	0	0
Salary (Self)		5000	60000	60000
Salary (Staff)		20000	240000	240000
Entertainment		0	0	0
Guard		0	0	0
Generator		0	0	0
Mobile Bill		800	9600	0
<b>Total Fixed Cost (D)</b>		<b>28300</b>	<b>339600</b>	<b>462000</b>
<b>Net Profit (E)= [C-D]</b>		<b>15560</b>	<b>186720</b>	<b>196056</b>
<b>Investment Pay Back</b>			<b>42,000</b>	<b>42,000</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	70,000	
1.2	Net Profit	186,720	196056
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		144720
	<b>Total Cash Inflow</b>	<b>256,720</b>	<b>340,776</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>144,720</b>	<b>298,776</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:0  
Experience & Skill : 8 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

