

Proposed NU Business Name: KHAJA BABA FARIDPURI MOTSHO KHAMAR



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Brief Bio of The Proposed Nobin Udyokta

Name	:	FAHIM KHAN
Age	:	24-05-1992(25Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 brother 01 sister
Address	:	Vill: Mandra P.O Vaggokul,P.S: Sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	KANIJ FATIMA
(iii) Father's name	:	SAESTA KHAN
(iv) GB member's info	:	Branch:Imamgonj Centre # 6(Female), Member ID: 6812, Group No: 017 Member since:05-07-2013(4Years) First loan: BDT 2,000/- Existing loan :40,000/- Outstanding loan:34653/-
Further Information:		
(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.	:	01781-301911
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KANIJ FATIMA joined Grameen Bank since 04 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHAJA BABA FARIDPURI MOTSHO KHAMAR
Location	:	North raggamaliya,Munshigonj.
Total Investment in BDT	:	BDT 87,000/-
Financing	:	Self BDT 37,000 /- (from existing business)43% Required Investment BDT 50,000/- (as equity) 57%
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 5,000/-
Size of shop	:	152 shotangsho
Security of the land	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; rui,katla,puti etc.▪Average 50% gain on sales.▪The business is operating by entrepreneur.▪The firm is won.▪Collects goods from sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

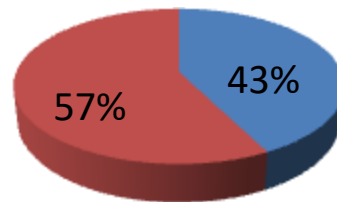
Particular	Daily	Monthly	Yearly
Revenue (sales)			
rui, katla, puti etc.	30,000	30,000	90,000
Total Sales (A)	30,000	30,000	90,000
Less. Variable Expense			
rui, katla, puti etc.	12,000	12,000	36,000
Total variable Expense (B)	12,000	12,000	36,000
Contribution Margin (CM) [C=(A-B)]	18000	18,000	54,000
Less. Fixed Expense			
Salary(self)		12,000	48,000
Mobile bill		200	2,400
Total fixed Cost (D)		12,200	50,400
Net Profit (E) [C-D]		5,800	3,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
fish	0	0	37000		0	0	50,000	87,000
Total			37000			0	50,000	87,000

Source of finance

■ Entrepreneur investment 37,000 ■ Investore investment 50,000 ■ Total investment 87,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
rui, katla, puti etc.	45,000	45,000	180,000	189,000	198,450
Total Sales (A)	45,000	45,000	180,000	189,000	198,450
Less. Variable Expense					
rui, katla, puti etc.	18,000	18,000	54,000	75,600	79,380
Total variable Expense (B)	18,000	18,000	54,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)]	27,000	27,000	108,000	113,400	119,070
Less. Fixed Expense					
Salary (self)		12,000	48,000	48,000	48,000
Mobile bill		600	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		12,600	50,400	50,520	50,646
Net Profit (E) [C-D]		14,400	57,600	62,880	68,424
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	57,600	62,880	68,424
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		37,600	80,480
	Total Cash Inflow	107,600	100,480	148,904
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	37,600	80,480	128,904

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Own Business :03
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest







