

Proposed NU Business Name: **SHOHEL GORU FIRM**



Project identification and prepared by: MD.ANISAR RAHAMAN
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Project verified by: Shusanto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:SHOHEL
Age	:	11-12-1997(20 Years)
Education, till to date	:	Class: Nine
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	01 Sister, 01 Brother
Address	:	Vill:Baurpathar. P.O:Porshuram P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAHENA AKTER
(iii) Father's name	:	MD:SHAH ALAM
(iv) GB member's info	:	Branch: Porshuram, Centre # 27(Female), Member ID:5272/1, Group No: 04 Member since: 10-05-2012-2018(5 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20000/- Outstanding loan: 11000/-
(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	:	11(Years) Nil
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01845245177
Mother's Contact No.	:	01836208042
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHENA AKTER joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

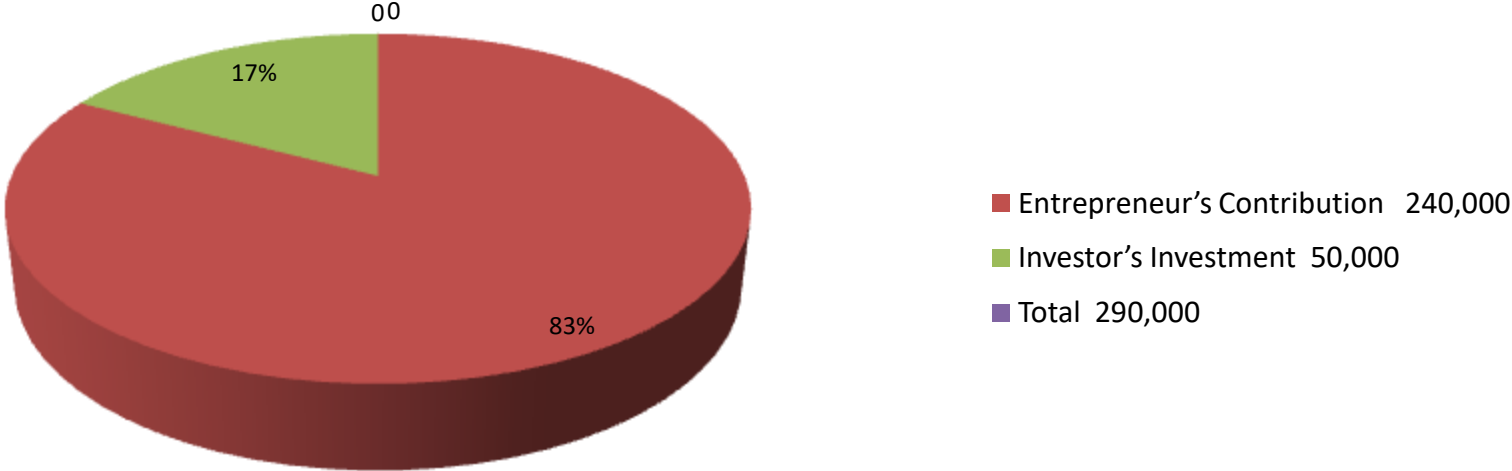
Proposed Nobin Udyokta Business Info

Business Name	:	SHOHEL GORU FIRM
Location	:	Baurpathar, Porshuram, Feni.
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 240000(from existing business) 83% Required Investment BDT,50,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT
Size of shop	:	00 ft x 00 ft. = 000square ft
Security of the shop	:	5,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Large cows,small cows,others.. ▪Average 60% gain on sale. ▪The business is operating by entrepreneur. Existing 0 employee. ▪He is doing his business in won place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
large cows,small cows,others	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
large cows,small cows,others	800	24000	288000
Total Variable Expense	800	24000	288000
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		5800	69600
Net Profit (E)= [C-D]		30200	362400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
large cows			200,000			50,000	250,000
small cows			40,000				40,000
							0
							0
							0
							0
							0
							0
							0
							0
Total	0	0	240,000	0	0	50,000	290,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
large cows,small cows,others	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	1200	36000	432000	453600	476280
Total Variable Expense	1200	36000	432000	453600	476280
Contributon Margin (CM) [C=(A-B)]	1800	54000	648000	680400	714420
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		5800	69600	70000	70400
Net Profit (E)= [C-D]		48200	578400	607320	637686
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	578,400	607320	637686
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		558400	1145720
	Total Cash Inflow	628,400	1,165,720	1,783,406
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	558,400	1,145,720	1,763,406

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0Experience & Skill : 15Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Baurpathar,parshoram,feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

