

Proposed NU Business Name: **M/S Solai Motso Khamar**



Project identification and prepared by: Md Shahadat
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Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|---|---|---|
| Name | : | MD.SOLAIMAN KABIR |
| Age | : | 09-03-1985 (33 Years) |
| Education, till to date | : | Class 7 |
| Marital status | : | Married |
| Children | : | 02 Dauthers 01Son |
| No. of siblings: | : | 03Brothers 04Sisters |
| Address | : | Vill:Kendua ,P.O: D-kendua ,P.S: Dhanbari, 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 | : | JOMILA KHATUN |
| (iii) Father's name | : | LATE SHOFI UDDIN |
| (iv) GB member's info | : | Branch: Dorichandrabari, Centre # 51(female), Member ID: , Group No: 08 Member since: 1990-2010 (20Years) First loan: BDT = 3,000 Last Loan = 10,000 |
| Further Information: | : | Outstanding loan:= 0 |
| (v) Who pays GB loan installment | : | |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | No |
| (viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 | : | 05 years of business experience. |
| Own Business and Training Info | : | 05 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. | : | 01768-537646 |
| Family's Contact No. | : | None |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOMILA KHATUN joined Grameen Bank since 20 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | M/S Solai Motso Khamar |
| Location | : | Chalas,Dhanbari,Tangail |
| Total Investment in BDT | : | BDT 146,000/- |
| Financing | : | Self BDT 86,000/- (from existing business) 59% Required Investment BDT 60,000/- (as equity) 41% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 66 Sotangso |
| Security of the shop | : | BDT 0 |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Fish etc. ▪Average 30 % gain on sales. ▪The business is operating by entrepreneur. Existing 0 employee. ▪The shop is rented . ▪Collects goods from .Dhanbari ▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|----------------|
| Revenue (sales) | | | |
| fish | 2,500 | 75,000 | 900,000 |
| | 0 | 0 | 0 |
| Total Sales (A) | 2,500 | 75,000 | 900,000 |
| Less. Variable Expense | | | |
| fish | 1,750 | 52,500 | 630,000 |
| Total variable Expense (B) | 1,750 | 52,500 | 630,000 |
| Contribution Margin (CM) [C=(A-B)] | 750 | 22,500 | 270,000 |
| Less. Fixed Expense | | | |
| Rent | | 7,000 | 84,000 |
| Electricity Bill | | 200 | 2,400 |
| Transportation | | 1,000 | 12,000 |
| Salary (self) | | 5000 | 60,000 |
| Salary (staff) | | 0 | 0 |
| Entertainment | | 0 | 0 |
| Graud Bill | | 0 | 0 |
| Generator Bill | | 0 | 0 |
| Mobile Bill | | 200 | 2,400 |
| Total fixed Cost (D) | | 13,400 | 160,800 |
| Net Profit (E) [C-D] | | 9,100 | 109,200 |

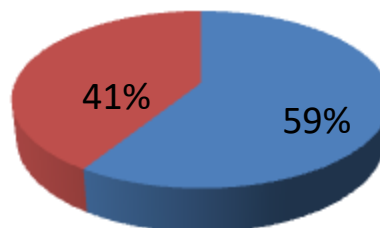
| Investment Breakdown | | | | | | | | |
|----------------------|----------|-------|---------------|-------------|----------|-------|---------------|----------------|
| Particulars | Existing | | | Particulars | Proposed | | | Proposed Total |
| | Quantity | Price | Unit Price | | Quantity | Price | Unit Price | |
| fish | 5000p | 15 | 75000 | fish | 4000 | 15 | 60,000 | 135,000 |
| khabar | 5g | 2100 | 11000 | khabar | 0 | 0 | 0 | 11,000 |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 |
| Others | | | 0 | Others | | | 0 | 0 |
| Security of Shop | | | 0 | | | | | 0 |
| Machinaries | | | 0 | Machinaries | | | 0 | 0 |
| Total | | | 86,000 | | | | 60,000 | 146,000 |

Source of Finance

■ Entrepreneur's contibution 86000

■ Investor's Investment 60000

■ Total 146000



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year |
|---|--------------|---------------|------------------|------------------|
| Revenue (sales) | | | | |
| fish | 3,000 | 90,000 | 1,080,000 | 1,134,000 |
| | 0 | 0 | 0 | 0 |
| Total Sales (A) | 3,000 | 90,000 | 1,080,000 | 1,134,000 |
| Less. Variable Expense | | | | |
| fish | 2,100 | 63,000 | 756,000 | 793,800 |
| Total variable Expense (B) | 2,100 | 63,000 | 756,000 | 793,800 |
| Contribution Margin (CM) [C=(A-B)] | 900 | 27,000 | 324,000 | 340,200 |
| Less. Fixed Expense | | | | |
| Rent | | 7,000 | 84,000 | 84,000 |
| Electricity Bill | | 220 | 2,640 | 2,772 |
| Transportation | | 1,100 | 13,200 | 13,860 |
| Salary (self) | | 5,000 | 60,000 | 60,000 |
| Salary (staff) | | 0 | 0 | 0 |
| Entertainment | | 0 | 0 | 0 |
| Graud Bill | | 0 | 0 | 0 |
| Generator Bill | | 0 | 0 | 0 |
| Mobile Bill | | 210 | 2,520 | 2,646 |
| Non Cash Item | | | | |
| Depreciation | | 0 | 0 | 0 |
| Total Fixed Cost | | 13,530 | 162,360 | 163,278 |
| Net Profit (E) [C-D] | | 13,470 | 161,640 | 176,922 |
| Investment Payback | | | 36,000 | 36,000 |

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 60,000 | |
| 1.2 | Net Profit | 161,640 | 176,922 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 125,640 |
| | Total Cash Inflow | 221,640 | 302,562 |
| 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 | 125,640 | 266,562 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 Years
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

Pictures







FAMILY PICTURE

