Proposed NU Business Name: SHIHAB KATH GHOR



Project identification and prepared by: Md. Shah Alom, Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD. SANAULLAH KHAN			
Age	:	28-12-1984 (33 Years)			
Education, till to date	:	Class VIII			
Marital status	:	Unmarried			
Children	:	2 Sons			
No. of siblings:	:	3 Sister 4 Brother			
Address	:	Vill: Volta, P.O: Kajipara, P.S: Kahalu, Dist: Bogra			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother Father LATE SAHERA BEGUM MD. ABDUL MANNAN KHAN Branch: Birkedar kahalu, Centre # 3(Female), Member ID: 1572/1, Group No: 04 Member since: 18-02-1994 (08Years) First Ioan: BDT -5000			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: :	Existing Loan: BDT 15000, Outstanding Ioan: NIL Father No No 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	:	No years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income		-
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01718641272
Mother's Contact No.	:	01922835710
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

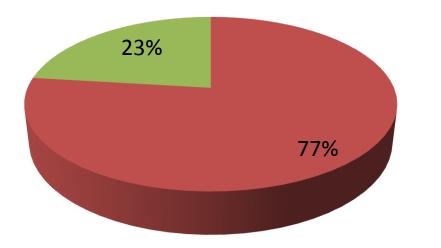
LATE SAHERA BEGUM joined Grameen Bank since 8 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	SHIHAB KATH GHOR			
Location	:				
Total Investment in BDT	:	BDT 300000/-			
Financing	:	Self BDT 240000/-(from existing business) 77%			
		Required Investment BDT 60,000/-(as equity) 23%			
Present salary/drawings from business (estimates)	:	BDT 5,000/-			
Proposed Salary	:	BDT 5,000/-			
Size of shop	:	10 ft x 20 ft= 200 square ft			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; wood etc. Average 35% gain on sale. The business is operating by entrepreneur. Existing 4 employees. The shop is rented. Collects goods from Dupchachia, Bogra. Agreed grace period is 3 months. 			

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
wood	2400	72000	864000			
Total sales (A)	2400	72000	864000			
Less Variable Exp.						
wood	1560	46800	561600			
Total Variable exp. (B)	1560	46800	561600			
Contribution Margin CM [C= (A-B)	840	25200	302400			
less fixed exp.						
Electricity bill		200	2400			
Transportation		2000	24000			
Salary (self)		5000	60000			
Salary (staff)		10000	120000			
Entertainment		300	3600			
Mobile		400	4800			
total fixed cost (D)		17900	214800			
Net profit (E) [C-D]		7300	87600			

Investment Breakdown							
	Exist	ting	Proposed				
Particulars	Particulars Qty. Unit Price Amount			Qty	Unit	Amount	Proposed
			(BDT)		Price	(BDT)	Total
Gosai wood	70	300	21,000	150	100	15,000	36,000
Mohogoni	5	700	3,500	150	100	15,000	18,500
Shishu	40	300	12,000	260	100	26,000	38,000
Mango wood	60	600	36,000			0	36,000
wood	20	300	6,000			0	6,000
wood	25	1500	37,500			0	37,500
fuel wood	100	40	4,000	100	40	4,000	8,000
Security			80,000				80,000
Total	320		200,000	660		60,000	260,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 60,000

Total 260,000

Financial Projection						
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)						
wood	3100	93000	1116000	1171800	1230390	
Total Sales (A)	3100	93000	1116000	1171800	1230390	
less variable Expenses						
wood	2015	60450	725400	761670	799753.5	
Total variable Expenses (B)	2015	60450	725400	761670	799753.5	
Contribution Margin (CM)= (A-B)	1085	32550	390600	410130	430636.5	
Less Fixed Expenses						
Electricity bill		200	2400	16000	3000	
Transportation		2500	30000	35000	3000	
Salary (self)		5000	60000	60000	60000	
Salary (staff)		10000	120000	120000	120000	
Entertainment		400	4800	4800	4800	
Mobile		400	4800	7400	4800	
Total Fixed Cost		18500	222000	243200	195600	
Net Profit (E) (C-D)		14050	168600	166930	235036.5	
Investment Payback			36000	36000	36000	

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	168,600	166,930
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		132,600
	Total Cash Inflow	228600	299530
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership		
2.3	Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	132,600	263530



Strength

Employment: Self: 04 Family:0 Others:0 Experience & Skill : 0 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;

THREATS

Theft Fire Political unrest Pictures













গণপ্রজাতন্ত্রী বাংলাদেশ সরকার বিস্মিল্লাহির রাহ্মানির রাহিম ১নং বীরকেদার ইউনিয়ন পরিষদ কার্যালয় উপজেলা ঃ কাহালু, জেলা ঃ বগুড়া। 2200 2300 🕉 ট্রেড লাইসেন্স 🍣 বহি নং- 02 ক্রমিক নং- 881 नारिमन नर 9/2/26 তারিখ : 2012 3 2 G - Tan and fa রম/অসার্স 73036368 AD52 23 रहारत हरह - हिमह ज्या - Prologen Rever そのうちのろうい and vor ल्याय वर महम क्राय क्राय And and Shere and Shere 10101 - 22001-The and the star and 579 Goran সালের ৩০শে ভুন পর্যন্ত লাইসেলের মেয়াদ 羽羽る・(Cururs (Elarer autor allon ব্যবসা পরিচালনার উলেশ্যে এই লাইসেল মন্ত্রু করা হইল Driles Chris outre and a so Ses 1 503 Oldars 202745 চেয়ারম্যান মান বীরাকদার উউনিয়ন পবিষদ いるみのでん ついろう あっかう ほうち forsto - congrosm Why 2 (20) a Color Mar and গণপ্রজাতন্ত্রী বাংলাদেশ সরকার maro & Bar Bare Cursis, cis cur etansisep?) NATIONAL ID CARD / জাতীয় পরিচয় পত্র CATONONDAT CALAT. DATA CALAT. 0 নাম: মোঃ সানাউল্লাহ খান C Name: Md. Sanaullah Khan পিতা: মোঃ আঃ মান্নান খান মাতা: মৃত সাহেরা বেগম Date of Birth: 28 Dec 1984 ar 30 ar Gontanto ID NO: 1015413550723 ME ESE (enser) es ine राष्ट्रायात व्यक्तायार रा अगद्भि रेड्रे भुका माकी 2030 DIGEY Conta दश्राल मार्थिताला - কুন্ডা 2-13-0of Gangoary এই কার্ডটি গণপ্রজান্দ্রে বাংলাদেশ সরকারের সম্পরি। কার্চটি ব্যবহারকারী ব্যতীত অন্য 425 maro 19-17 60. 3/307 3/2 কোথাও পাওয়া গেলে নিকটছ পোষ্ট অফিসে জনা দেৱাৰ জন্য অনুৱোধ করা হলো। ঠিকানা: গ্রাম/রান্তা: ডোলতা খান পাড়া, বানিয়ানীথি, ডাকম্বর: কাজীপাড় - ৫৮৮

FAMILY PICTURE

