

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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE SAHERA BEGUM
(iii) Father's name	:	MD. ABDUL MANNAN KHAN
(iv) GB member's info	:	Branch: Birkedar kahalu, Centre # 3(Female), Member ID: 1572/1, Group No: 04 Member since: 18-02-1994 (08Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 15000, Outstanding loan: NIL
(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	:	No years experience in running business. 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	:	<ul style="list-style-type: none">▪ 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.

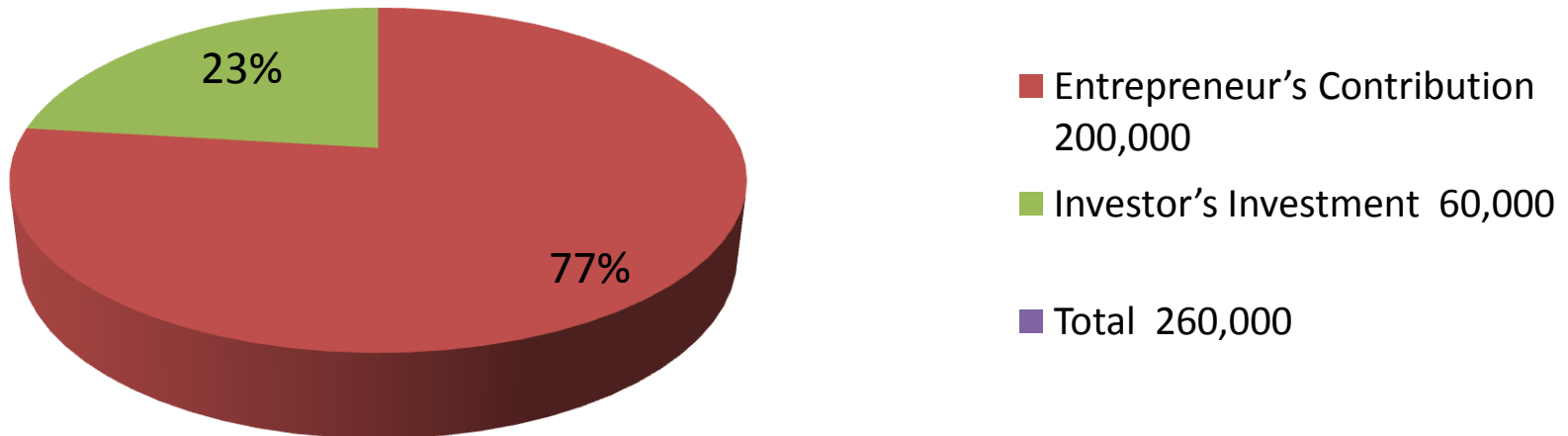
Existing Business (BDT)

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

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed 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



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		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	132,600	263530

SWOT ANALYSIS

STRENGTH

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







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FAMILY PICTURE

