

Proposed NU Business Name: **SAJEEB KUTHIR SHILPO**



Project identification and prepared by: Md. Lookman hakim ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

| | | |
|---|---|--|
| Name | : | MD. JAMAL HOSSEN |
| Age | : | 07-01-1989 (27 Years) |
| Education, till to date | : | Class Five |
| Marital status | : | Married |
| Children | : | 01 Doughter |
| No. of siblings: | : | 02Brother,01 Sister |
| Address | : | Vill: Rokhitpa P,O: Hatkhujipur , P.S:Bagmara , Dist: Rajshahi |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/> |
| (ii) Mother's name | : | MOST. SHILPI BIBI |
| (iii) Father's name | : | MD. LOKMAN ALLI |
| (iv) GB member's info | : | Branch: Achpara, Bagmara Centre 1 (Female), Member ID: 1001, Group No: 01 Member since: 2007-2012(5Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: BDT 20,000 Outstanding loan: Paid/= |
| (v) Who pays GB loan installment | : | No |
| (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 | : | 6 years experience in running business. He has No training. |
| Other Own/Family Sources of Income | : | Agriculture |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01745-575607 |
| Mother's Contact No. | : | 01737-725649 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHILPI BIBI joined Grameen Bank since 5 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

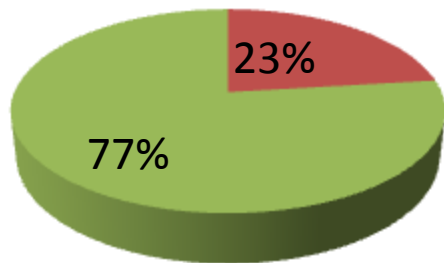
| | | |
|---|---|---|
| Business Name | : | SAJEEB KUTHIR SHILPO |
| Location | : | Rokhitpara,Bagmara, Rajshahi |
| Total Investment in BDT | : | BDT 65,000/- |
| Financing | : | Self BDT 15,000/-(from existing business) 23% Required Investment BDT 50,000/-(as equity) 77% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 12 ft x 10 ft=120 Scft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Bekari item etc.▪Average 60% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Bagmara.▪Agreed grace period is 3 months. |

Existing Business

| Particular | Daily | Monthly | Yearly |
|---|-------|--------------|---------------|
| Revenue (sales) | | | |
| Bekari Item | 700 | 21,000 | 2,52,000 |
| Total Sales (A) | 700 | 21,000 | 2,52,000 |
| Less. Variable Expense | | | |
| Bekari Item | 280 | 8,400 | 1,00,800 |
| Total variable Expense (B) | 280 | 8,400 | 1,00,800 |
| Contribution Margin (CM) [C=(A-B)] | 420 | 12,600 | 1,51,200 |
| Less. Fixed Expense | | | |
| Rent | | | |
| Electricity Bill | | | |
| Mobile Bill | | 300 | 3,600 |
| Salary (self) | | 5,000 | 60,000 |
| Guard | | | |
| Transportation | | 500 | 6,000 |
| Entertainment | | 200 | 2,400 |
| Bank service Charge | | | |
| Total fixed Cost (D) | | 6,000 | 72,000 |
| Net Profit (E) [C-D] | | 6,600 | 79,200 |

| Investment Breakdown | | | | | | | |
|----------------------|------------|------------|---------------|----------|------------|---------------|----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Jaka | 45 | 153 | 6,900 | | | | 6,900 |
| Kula | 10 | 50 | 500 | | | | 500 |
| Jhapni | 30 | 30 | 900 | | | | 900 |
| Pakha | 100 | 20 | 2000 | | | | 2000 |
| Dali | 10 | 100 | 1000 | | | | 1000 |
| Khaloi | 10 | 80 | 800 | | | | 800 |
| Kudli | 10 | 200 | 2000 | | | | 2000 |
| Bambo | | | | | | 30,000 | 30,000 |
| Others Item | | | | | | 20,000 | 20,000 |
| Total | 215 | | 15,000 | | | 50,000 | 65,000 |

Source of Finance



- Entrepreneur's Contribution 15,000
- Investor's Investment 50,000
- Total 65,000

| Financial Projection (BDT) | | | | | |
|---|--------------|----------------|-----------------|-----------------|-----------------|
| Particular | Daily | Monthly | 1st Year | 2nd year | 3rd year |
| Revenue (sales) | | | | | |
| Bekari Item | 1000 | 30,000 | 3,60,000 | 3,78,000 | 3,78,000 |
| Total Sales (A) | 1000 | 30,000 | 3,60,000 | 3,78,000 | 3,78,000 |
| Less. Variable Expense | | | | | |
| Bekari Item | 400 | 12,000 | 1,44,000 | 1,51,200 | 1,51,200 |
| Total variable Expense (B) | 400 | 12,000 | 1,44,000 | 1,51,200 | 1,51,200 |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18,000 | 2,16,000 | 2,26,800 | 2,26,800 |
| Less. Fixed Expense | | | | | |
| Mobile Bill | | 500 | 6,000 | 6,500 | 6,500 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | | 1,000 | 12,000 | 13,000 | 13,000 |
| Entertainment | | 5,00 | 6,000 | 6,500 | 6,500 |
| Bank service Charge | | 100 | 1200 | 1200 | 1200 |
| Total Fixed Cost | | 7,100 | 85,200 | 87,200 | 87,200 |
| Net Profit (E) [C-D] | | 10,900 | 1,30,800 | 1,39,600 | 1,39,600 |
| Investment Payback | | | 20000 | 20000 | 20000 |

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 | 1,30,800 | 1,39,600 | 1,39,600 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 1,00,800 | 1,00,800 |
| | Total Cash Inflow | 1,80,800 | 2,40,400 | 2,40,400 |
| 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 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20000 | 20000 |
| 3 | Net Cash Surplus | 1,00,800 | 2,10,400 | 2,10,400 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 2 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

