

Proposed NU Business Name: **KASHMIRI ACHAR**



Project identification and prepared by: Md Habil uddin Shah,
Keranigonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHANTA RAHMAN
Age	:	01-01-1982 (34 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son & 3 Daughter
No. of siblings:	:	3 Brothers & 2 Sisters
Address	:	Vill: Notun Sonakanda, P.O: Ruhitpur. P.S: Keranigonj, Dist: Dhaka.
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. FARIDA BEGUM
(iii) Husband's name	:	MUKHLESUR RAHMAN
(iv) GB member's info	:	Branch: Ruhtipur, Centre # 23 (Female), Member ID: 3551/1, Group No: 02 Member since: 05-04-2005 to 2012 (07 Years) First loan: BDT 5,000/- Existing loan: Nil Outstanding loan: NIL
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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.)	:	No
Business Experiences and Training Info	:	5 years experience in running business. 5 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01879-578360
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. FARIDA BEGUM joined Grameen Bank since 7 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	KASHMIRI ACHAR
Location	:	Notun Sona Kanda, Ruhitpur, Keranigonj
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 50,000/- (from existing business) 45% Required Investment BDT 60,000/- (as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of pickle.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 2 employee.▪The shop is owned.▪Collects goods from Keranigonj.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Pickle	110,000	1,320,000
Total Sales (A)	110,000	1,320,000
Less. Variable Expense		
Confectionery Item	88,000	1,056,000
Total variable Expense (B)	88,000	1,056,000
Contribution Margin (CM) [C=(A-B)]	22,000	264,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	3,000	36,000
Entertainment	200	2,400
Salary (staff)	8,000	96,000
Total fixed Cost (D)	16,900	202,800
Net Profit(E) [C-D]	5,100	61,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Olive	1	22000	22,000	1	22000	22,000	44,000
Plum	90	55	4,950	1	20000	20,000	24,950
Tamarind	106	85	9,050	1	18000	18,000	27,050
Pickle	200	70	14,000	0	0	0	14,000
Total	397		50,000	3		60,000	110,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Confectionery Item	140,000	1,680,000	1,764,000
Total Sales (A)	140,000	1,680,000	1,764,000
Less. Variable Expense			
Confectionery Item	112,000	1,344,000	1,411,200
Total variable Expense (B)	112,000	1,344,000	1,411,200
Contribution Margin (CM) [C=(A-B)]	28,000	336,000	352,800
Less. Fixed Expense			
Electricity Bill	500	6,000	7,000
Mobile Bill	300	3,600	4,000
Salary (self)	5,000	60,000	60,000
Transportation	4,000	48,000	50,000
Entertainment	200	2,400	2,400
Salary (staff)	8,000	96,000	96,000
Total Fixed Cost	18,000	216,000	219,400
Net Profit (E) [C-D]	10,000	120,000	133,400
Investment Payback		36,000	36,000

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

	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	120,000	133,400
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		84,000
	Total Cash Inflow	180,000	217,400
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	84,000	181,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 5 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

















1. We were very
 glad to see the
 old friends who were
 here for the first
 time. They were
 very happy to see
 us and we were
 glad to see them.
 They were very
 kind and we were
 glad to see them.
 They were very
 kind and we were
 glad to see them.

The first time I
 saw you in Paris

1. I was very
 glad to see you
 and your family.
 They were very
 kind and we were
 glad to see them.
 They were very
 kind and we were
 glad to see them.
 They were very
 kind and we were
 glad to see them.

The first time I
 saw you in Paris

The first time I
 saw you in Paris

FAMILY PICTURE