

Proposed NU Business Name: **M/S SHAHIN HOMEO HALL**



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Sherpur Unit, Bogra

Project verified by: MD. Mozharul Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. ABU RAYHAN |
| Age | : | 06-02-1988 (28 Years) |
| Education, till to date | : | Alim |
| Marital status | : | Married |
| Children | : | 2 Daughter |
| No. of siblings: | : | 1 Brother & 2 Sisters |
| Address | : | Vill: Makorkola, P.O: Mirzapur, P.S: Sherpur, 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 | : | MOST. JOYNOB KHATUN |
| (iii) Father's name | : | MD. SHAHJAHAN ALI SHEIKH |
| (iv) GB member's info | : | Branch: Mirzapur, Sherpur, Centre # 01(Female), Member ID: 3571, Group No: 01 Member since: 05-07-2002 to 05-06-2009(07Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: Nil, Outstanding loan: NIL |
| (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.) | : | Nil |
| Business Experiences and Training Info | : | 14 years experience in running business. He has 45 days training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01774-994522 |
| Mother's Contact No. | : | 01747-145411 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JOYNOB KHATUN joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | M/S SHAHIN HOMEO HALL |
| Location | : | Makorkola, Sherpur, Bogra |
| Total Investment in BDT | : | BDT 2,60,000/- |
| Financing | : | Self BDT 1,60,000/-(from existing business) 62% Required Investment BDT 1,00,000/-(as equity) 38% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 12 ft x 10 ft= 120square ft |
| Security of the shop | : | BDT 20,000/- |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; medicine, Quran Shorif etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months. |

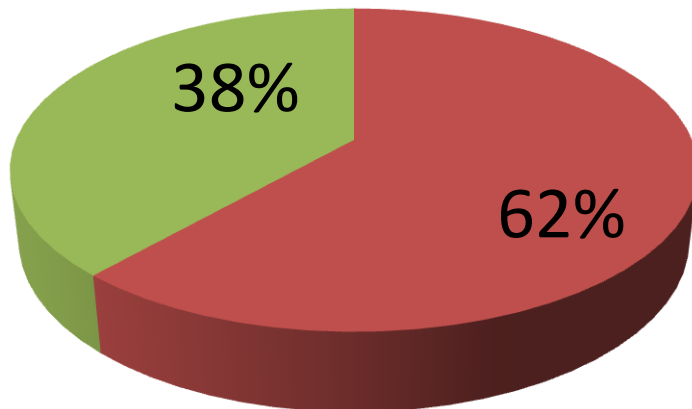
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|----------------|
| Revenue (sales) | | | |
| Medicine, Quran Shorif, Cap etc | 1,100 | 33,000 | 396,000 |
| Total Sales (A) | 1,100 | 33,000 | 396,000 |
| Less. Variable Expense | | | |
| Medicine, Quran Shorif, Cap etc | 660 | 19,800 | 237,600 |
| Total variable Expense (B) | 660 | 19,800 | 237,600 |
| Contribution Margin (CM) [C=(A-B)] | 440 | 13,200 | 158,400 |
| Less. Fixed Expense | | | |
| Rent | | 600 | 7,200 |
| Electricity bill | | 150 | 1,800 |
| Mobile Bill | | 300 | 3,600 |
| Transportation | | 300 | 3,600 |
| Salary (self) | | 5,000 | 60,000 |
| Entertainment | | 200 | 2,400 |
| Total fixed Cost (D) | | 6,550 | 78,600 |
| Net Profit (E) [C-D] | | 6,650 | 79,800 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|--------------------|----------------|----------------|----------------|
| Medicine | 145,000 | 70,000 | 215,000 |
| Quran Shorif | 10,000 | 0 | 10,000 |
| Cap, Collurium etc | 5,000 | 0 | 5,000 |
| Glass Set-1 | 0 | 6,000 | 6,000 |
| Bed, Chair | 0 | 24,000 | 24,000 |
| Total | 160,000 | 100,000 | 260,000 |

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 100,000
- Total 260,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year |
|---|--------------|---------------|----------------|----------------|
| Revenue (sales) | | | | |
| Medicine, Quran Shorif, Cap etc | 1,500 | 45,000 | 540,000 | 567,000 |
| Total Sales (A) | 1,500 | 45,000 | 540,000 | 567,000 |
| Less. Variable Expense | | | | |
| Medicine, Quran Shorif, Cap etc | 900 | 27,000 | 324,000 | 340,200 |
| Total variable Expense (B) | 900 | 27,000 | 324,000 | 340,200 |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18,000 | 216,000 | 226,800 |
| Less. Fixed Expense | | | | |
| Rent | | 600 | 7,200 | 7,200 |
| Electricity bill | | 150 | 1,800 | 2,000 |
| Mobile Bill | | 400 | 4,800 | 5,200 |
| Transportation | | 400 | 4,800 | 5,500 |
| Salary (self) | | 5,000 | 60,000 | 60,000 |
| Entertainment | | 200 | 2,400 | 2,800 |
| Total Fixed Cost | | 6,750 | 81,000 | 82,700 |
| Net Profit (E) [C-D] | | 11,250 | 135,000 | 144,100 |
| Investment Payback | | | 60,000 | 60,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 100,000 | |
| 1.2 | Net Profit | 135,000 | 144,100 |
| 1.3 | Depreciation (Non cash item) | | - |
| 1.4 | Opening Balance of Cash Surplus | | 75,000 |
| | Total Cash Inflow | 235,000 | 219,100 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 100,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 60,000 | 60,000 |
| | Total Cash Outflow | 160,000 | 60,000 |
| 3 | Net Cash Surplus | 75,000 | 159,100 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 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

