

Proposed NU Business Name: **SHAHIN PEARA KHAMAR**



Project identification and prepared by: Md Shahidul Islam,
Bagha Unit, Rajshahi

Project verified by: Md Abdul Manna Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAHIN ALAM
Age	:	06-01-1983 (33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	2 Son 1 Daughter
No. of siblings:	:	3 Brothers 2 Sisters
Address	:	Vill: Dakshin Gaopara, P.O: Bagha, P.S: Bagha , Dist: Rajshashi
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 SAHARA BEGUM
(iii) Father's name	:	MD MOKSED ALI
(iv) GB member's info	:	Branch: Monigram , Centre # 78 (Female), Member ID: 6182, Group No: 01 Member since: 25-07-2004 to 24-08-14 (10 Years) First loan: BDT 50000
Further Information:		Existing Loan: BDT 25000, 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	:	10 years experience in running business. Own business 05 Years He has 01 year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	017100-62710
Mother's Contact No.	:	017368-46106
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE SAHARA BEGUM joined Grameen Bank since 10 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	:	SHAHIN PEARA KHAMAR
Location	:	Bagha Baazar
Total Investment in BDT	:	BDT 275,000/-
Financing	:	Self BDT 175,000/-(from existing business) 64% Required Investment BDT 100,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Guava▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 03 employee.▪Collects goods from▪Agreed grace period is 3 months.

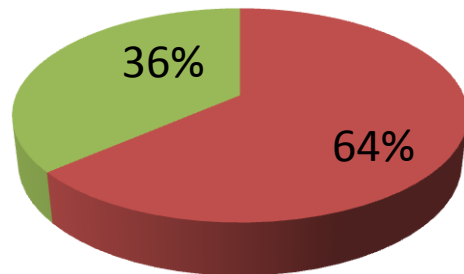
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Guava (30 Cartoon x 1000)	1000	30000	360000
Total Sales (A)	1000	30000	360000
Less Variable Expense			
Fertilizer & insectisides	27	810	9720
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)	973	29190	350280
Less Variable Expense			
Transportation		600	7200
Salary (self)		5000	60000
Salary(Staff)		15000	180000
Mobile bill		400	4800
Total fixed cost (D)		21,000	252000
Net Profit (E)= [C-D]		8,190	98280

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Guava Plant	700	250	175,000	0	0	0	175,000
Fertilizers	0	0	0	0	0	50,000	50,000
Insecticides	0	0	0	0	0	30,000	30,000
Hormon	0	0	0	0	0	20,000	20,000
Total		250	175,000	0	0	100,000	275,000

Source of Finance



- Entrepreneur's Contribution 175,000
- Investor's Investment 100,000
- Total 275,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Guava (40 Cartoon x 1000)	1280	38400	460800	483840
Total Sales (A)	1280	38400	460800	483840
Less Variable Expense				
Fertilizer & insecticides	50	1500	18000	18900
Total variable Expense (B)				
Contribution Margin (CM) [C=(A-B)	1,230	36900	442800	483840
Less Variable Expense				
Transportation		800	9600	9,800
Salary (self)		5000	60000	60,000
Salary(Staff)		15000	180000	180,000
Mobile bill		500	6000	6,200
Total fixed cost (D)		21,300	255600	256,000
Net Profit (E)= [C-D]		15600	187200	227,840
Investment Payback			60,000	60,000

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

SR#	<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	187,200	227,840
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		127,200
	Total Cash Inflow	287200	355040
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)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	127,200	295040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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