

Proposed NU Business Name: **MS SABBIR CHAUL KOL**



Project identification and prepared by: Md Shahinur Rahman,
Shepur Unit, Bagura

Project verified by: Md Mozaharul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SABBIR HASAN
Age	:	12-04-1996 (20 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers
Address	:	Vill: Mirzapur P.O: Mirzapur, P.S: Sherpur, Dist: Bagura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST PARVIN BEGUM
(iii) Father's name	:	MD ABU SAYID SHEIKH
(iv) GB member's info	:	Branch: Mirzapur, Sherpur, Centre # 53(Female), Member ID: 4318, Group No:08 Member since: 19-05-2004 (12 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 1,50,000, 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	:	03 years experience in running business. Own business 03 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-661287
Mother's Contact No.	:	01734-244001
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sherpur Unit, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST PARVIN BEGUM joined Grameen Bank since 12 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	:	MS SABBIR CHAUL KOL
Location	:	Mirzapur, Sherpur ,Bogra
Total Investment in BDT	:	BDT 860,000/-
Financing	:	Self BDT 760000/- (from existing business) 84% Required Investment BDT 100,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	170 ft x 90 ft = 15300 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Rice, Paddy▪ Average 20 % gain on sale.▪ The business is operating by entrepreneur. Existing 11 employee.▪ 05 will be appointed after getting equity money.▪ The shop is own.▪ Collects goods from Sherpur▪ Agreed grace period is 3 months.

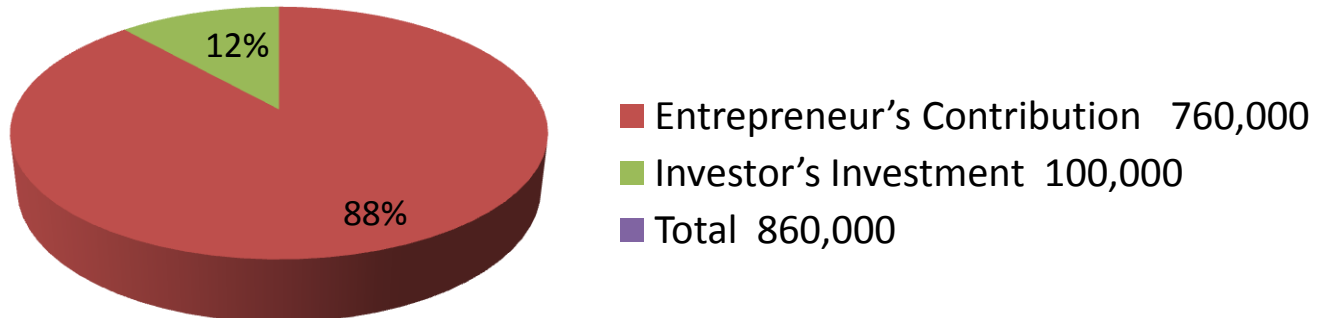
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Paddy	16100	483000	5796000
Total Sales (A)	16100	483000	5796000
Less Variable Expense			
Rice, Paddy	12880	386400	4636800
Total variable Expense (B)	12,880	386400	4636800
Contribution Margin (CM) [C=(A-B)]	3,220	96600	1159200
Less Variable Expense			
Electricity bill		8000	96000
Transportation		2,000	24000
Salary (self)		6000	72000
Salary(Staff)		70400	844800
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		86,900	1042800
Net Profit (E)= [C-D]		9,700	116400

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Paddy	200	800	160,000	170	877	100,000	260,090
Rice	200	3000	600,000	0	0	0	600,000
Total		3800	760,000	170	0	100,000	860,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Rice, Paddy	17500	525000	6300000	6615000
Total Sales (A)	17500	525000	6300000	6615000
Less Variable Expense				
Rice, Paddy	14000	420000	5040000	5292000
Total variable Expense (B)	14,000	420000	5040000	5292000
Contribution Margin (CM) [C=(A-B)	3,500	105000	1260000	1323000
Less Variable Expense				
Electricity bill		8000	96000	7,400
Transportation		2,000	24000	4,300
Salary (self)		6000	72000	72,000
Salary(Staff)		70400	844800	844,800
Entertainment		200	2400	2,400
Mobile bill		300	3600	6,600
Total fixed cost (D)		86,900	1042800	937,500
Net Profit (E)= [C-D]		18100	217200	385,500
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	217,200	385,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		157,200
	Total Cash Inflow	317200	542700
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	157,200	482700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :03Years
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

