

## Proposed NU Business Name: **SHOPNER PAKHIR KHAMAR**



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

Project verified by: Md. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. SADDM HOSSEN</b>
Age	:	15-11-1993 (23 Years)
Education, till to date	:	B.A (RUNING)
Marital status	:	Married
Children	:	Null
No. of siblings:	:	02 Brother
Address	:	Vill: Nagone, P.O: Dhamin nagone , P.S:Mohanpur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. KOMELA BIBI</b>
(iii) Father's name	:	<b>MD. BADSHA ALI</b>
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 45 (Female), Member ID: 4889, Group No: 10 Member since: 17-04-2013(4Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 55,000 Outstanding loan: 34,760/=
(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	:	2 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.	:	01738-610614
Mother's Contact No.	:	01761-664277
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. KOMELA BIBI** joined Grameen Bank since 4 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

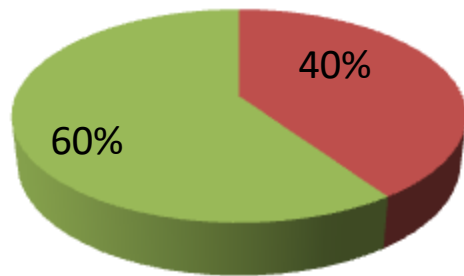
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHOPNER PAKHIR KHAMAR</b>
Location	:	Naoga, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 84,000/-
Financing	:	Self BDT 34,000/-(from existing business) 60 % Required Investment BDT 50,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft = 600 sft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing; pakhi item etc.</li><li>▪Average 72% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li><li>▪The shop is No Rent</li><li>▪Collects goods from Naoga.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Pakhi Item		50,000	6,00,000
<b>Total Sales (A)</b>		50,000	6,00,000
<b>Less. Variable Expense</b>			
Pakhi Item		14,000	1,68,000
<b>Total variable Expense (B)</b>		14,000	1,68,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		36,000	4,32,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		400	4,800
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)			
Food		24,000	2,88,000
Transportation		400	4,800
Entertainment			
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>30,000</b>	<b>3,60,000</b>
<b>Net Profit (E) [C-D]</b>		<b>6,000</b>	<b>72,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Koyel Pakhi	2000	17	14,000	3000	7	21,000	35,000
Food						29,000	29,000
<b>Total</b>	<b>2000</b>		<b>34,000</b>	<b>3000</b>		<b>50,000</b>	<b>64,000</b>



- Total 84,000
- Entrepreneur's Contribution 34,000
- Investor's Investment 50,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Pakhi Item		75,000	9,00,000	9,45,000	9,99,250
<b>Total Sales (A)</b>		75,000	9,00,000	9,45,000	9,99,250
Less. Variable Expense					
Pakhi Item		21,000	2,52,000	2,64,600	2,77,830
<b>Total variable Expense (B)</b>		21,000	2,52,000	2,64,600	2,77,830
<b>Contribution Margin (CM) [C=(A-B)]</b>		54,000	6,48,000	6,80,400	7,14,420
Less. Fixed Expense					
Rent					
Electricity Bill		500	6,000	6,500	7,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		500	6,000	6,500	7,000
Entertainment					
Food		36,000	4,32,000	4,35,000	4,40,000
Bank service Charge		100	1200	1200	1200
<b>Total Fixed Cost</b>		<b>42,600</b>	<b>5,11,200</b>	<b>5,15,700</b>	<b>5,22,200</b>
<b>Net Profit (E) [C-D]</b>		<b>11,400</b>	<b>1,36,800</b>	<b>1,64,700</b>	<b>1,92,220</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,36,800	1,64,700	1,92,220
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,16,800	2,61,500
	<b>Total Cash Inflow</b>			
<b>2</b>	<b>Cash Outflow</b>	<b>1,86,800</b>	<b>2,81,500</b>	<b>4,53,720</b>
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,16,800</b>	<b>2,61,500</b>	<b>4,33,720</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 2 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

