

Proposed NU Business Name: **SPORSO HASER KHAMAR**



Project identification and prepared by: Monoj kumar sarkar,
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RASHEDUL MANNAN
Age	:	18-12-19975 (22 Years)
Education, till to date	:	Honours (1st Years)
Marital status	:	Unmarried
Children	:	0
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Chakchatari ,P.O: Bagha, P.S: Bagha, Dist: Rajshahi.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	MST.AFROZA BEGUM
(iii) Father's name	:	DR.MD.AZDAR ROHMAN
(iv) GB member's info	:	Branch: Monigram, Bagha Centre # 09(Female), Member ID: 1298/3 Group No: 02 Member since: -15-02-12(05years) First loan: BDT -15,000
Further Information:		Existing Loan: , 130,000 Outstanding loan: 96,340
(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. He has no training.
Other Own/Family Sources of Income	:	Businesss
Other Own/Family Sources of Liabilities	:	Jobs
Entrepreneur Contact No.	:	01723-854875
Brother's Contact No.	:	01750-231243
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.AFROZA BEGUM joined Grameen Bank since 04 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SPORSO HASER KHAMAR
Location	:	Chakchatari, Rajshahi
Total Investment in BDT	:	BDT 106,000/-
Financing	:	Self BDT 56,000/-(from existing business) 53% Required Investment BDT 50,000/-(as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	BDT -0
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Egg Item.▪The business is operating by entrepreneur. Existing no employee.▪The farm is Own .▪Collects from puthia & Rajshahi.▪Agreed grace period is 3 months

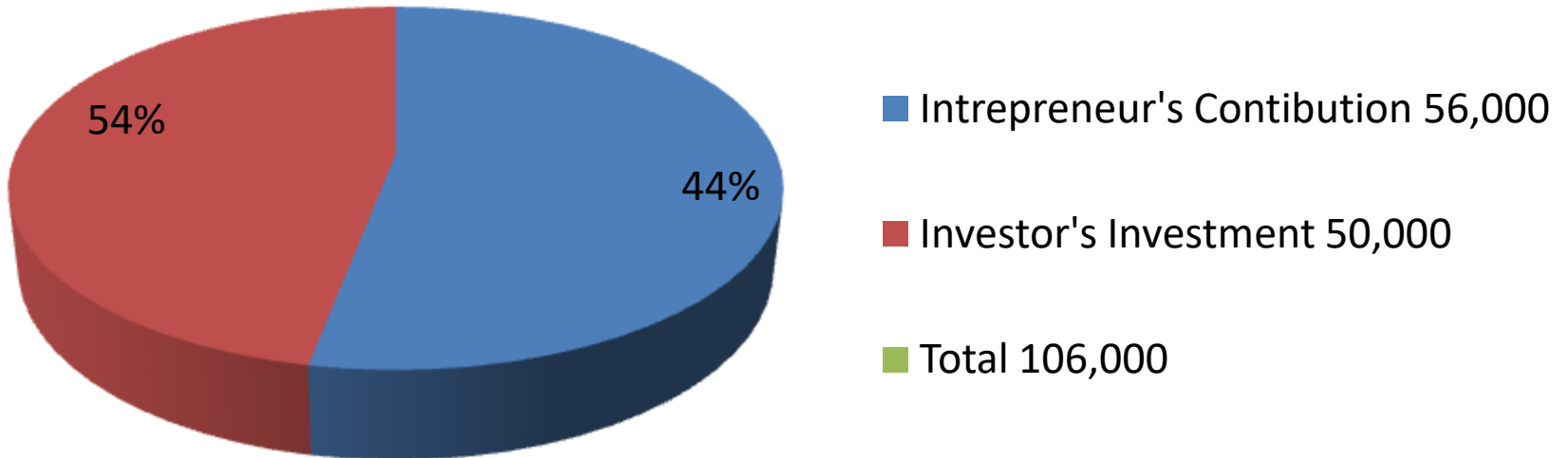
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Egg Sale (260x7)=1820	1,820	54,600	655,200
Total Sales (A)	1,820	54,600	655,200
Less. Variable Expense			
Medicines & Food			
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]	1,820	54,600	655,200
Less. Fixed Expense			
Food		27,000	324,000
Electricity Bill		400	4,800
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		0	0
Medicines		3,000	36,000
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		35,700	428,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Duck (280x200)	56,000	0	56,000
Duck, Food & medicines	0	50,000	50,000
	0		0
Total	56,000	50,000	106,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Corling corner items etc	1960	58800	705600	740880	777924
Total Sales(A)	1960	58800	705600	740880	777924
Less Variable Expense (B)					
Corling corner items etc	0	0	0	0	0
Total Variable Expense	0	0	0	0	0
Contributon Margin (CM) [C=(A-B)]	1960	58800	705600	740880	777924
Less Fixed Expense					
Food		27,000	324000	324000	324000
Electricity Bill		400	4800	57600	691200
Transportation		1,000	12000	12600	13230
Salary (self)		4,000	48000	48000	48000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Medicines		3,000	36000	36000	36000
Bank Charge		100	1200	1200	1200
Mobile Bill		200	2400	0	0
Total Fixed Cost (D)		35700	427200	478200	1112430
Net Profit (E)= [C-D]		23100	277200	291060	305613
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	277,200	291060	305613
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		257200	528260
	Total Cash Inflow	327,200	548,260	833,873
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	257,200	528,260	813,873

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures













