

Proposed NU Business Name: MD SAJIB KOYEL PAKHI GHAR



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAJIB
Age	:	04-05-1995 (22 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother 03 Sisters
Address	:	Vill: Dhumapara P.O Sabgram P.S: Bogra, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST HELANA BEGUM
(iii) Father's name	:	MD. HANNAN
(iv) GB member's info	:	Branch: Mohishaban, Gabtoli, Centre # 60 (Female), Member ID: 4038, Group No: 03 Member since: 20-02-2006 (8 Years) First loan: BDT 3,000 /- Outstanding loan: NILL
Further Information:		
(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	:	01 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01838-775733
Father's Contact No.	:	01718-844710
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST HELANA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MD SAJIB KOYEL PAKHI GHAR
Location	:	Dhumapara,Sabgram, Bogra.
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 50,000/- (from existing business) 56% Required Investment BDT 40,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	30 ft x 10 ft= 300 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Koel sales.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

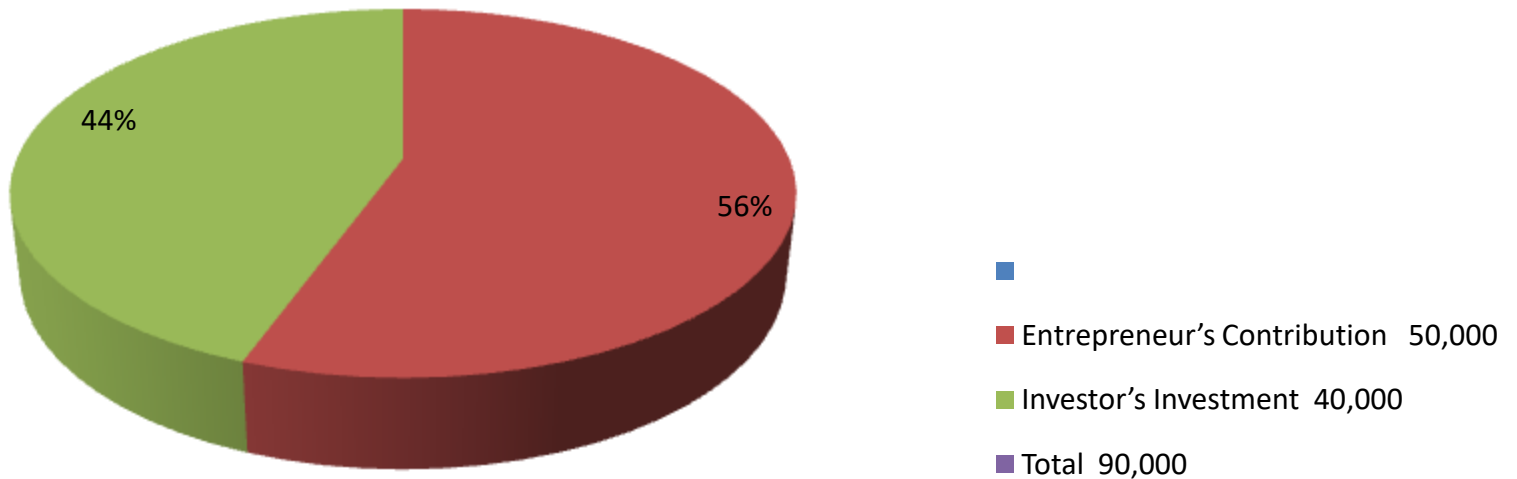
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Koyel sales	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Product cost	1,440	43,200	518,400
Total variable Expense (B)	1,440	43,200	518,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
House rant		-	0
Electricity Bill		500	6,000
Transportation		200	2,400
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		4,900	58,800
Net Profit (E) [C-D]		5,900	70,800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Koyel	3000	15	45,000	3000	6	18,000	63,000
Feed	2	2000	4,000	10	2,000	20,000	24,000
Medicine	1	1000	1,000	1	2000	2,000	3,000
Total	0	0	50000	0	0	40000	90000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Particular	Daily	Monthly	Yearly		
Revenue (sales)				0	-
Koyel sales	11,667	350,010	4,200,120	4,410,126	4,630,632
Total Sales (A)	11,667	350,010	4,200,120	4410126	4,630,632
Less. Variable Expense				0	0
Product cost	10,500	315,000	3,780,000	0	0
Total variable Expense (B)	10,500	315,000	3,780,000	3,969,000	4,167,450
Contribution Margin (CM) [C=(A-B)]	1,167	35,010	420,120	441,126	463,182
House rant		-	0	0	0
Electricity Bill		2,000	24,000	24,000	24,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		3,000	36,000	36,000	36,000
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		10,800	129,600	129,600	129,600
Net Profit (E) [C-D]		24,210	290,520	311,526	333,582
Investment Payback			16,000	16,000	16,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	290,520	311,526	333,582
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		274,520	570,046
	Total Cash Inflow	330,520	586,046	903,628
2	Cash Outflow			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	274,520	570,046	887,628

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:Dhumapara,Sabgram,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

