

Proposed NU Business Name: **SINTHIYA KHAMAR**

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Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JAJMAN MIA
Age	:	05-03-1982 (35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 Child
No. of siblings:	:	2 Brothers 2 Sister
Address	:	Vill: kumarbarilla, P.O: korpara . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	SUFIA BEGUM
(iii) Father's name	:	MD.TOTA MIA
(iv) GB member's info	:	Branch: Shikaripara Nawabgonj, Centre # 17(Female), Member ID: 1680, Group No: 01 Member since: 15-01-1989 (18 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: 30,000 Outstanding loan: 16,549/-
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820-871017
Family's Contact No.	:	0162-757855
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIA BEGUM joined Grameen Bank since 29 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

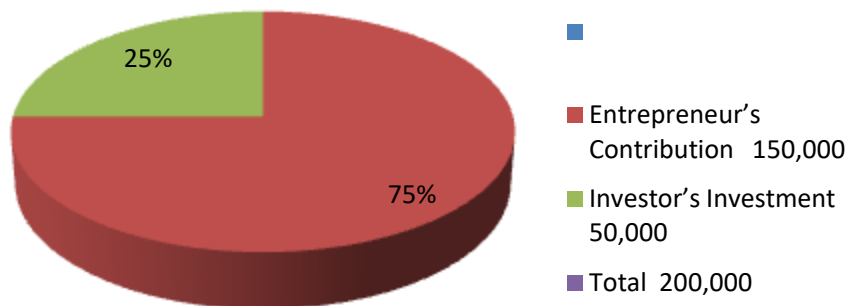
Business Name	:	SINTHIYA KHAMAR
Location	:	Kumarbarilla, Nawabgonj,Dhaka
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has 1 ox in his farm.▪The business is operating by entrepreneur. Existing no employee.▪The farm is owned.▪Collects goods from Shivrampur & Joypara Hat.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ox Sales			1,40,000
Total Sales (A)			1,40,000
Less. Variable Expense			
Straw, Bran, Medicine etc		2,000	24,000
Total variable Expense (B)		2,000	24,000
Contribution Margin (CM) [C=(A-B)]			1,16,000
Less. Fixed Expense			
Mobile Bill		200	2,400
Electricity Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Total fixed Cost (D)		6,400	76,800
Net Profit (E) [C-D]			39,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ox	01	150,000	150,000	1	50,000	50,000	2,00,000
Total			1,50,000			50,000	2,00,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
ox	1300	39000	468000	491400	515970
0	0	0	0	0	0
Total Sales(A)	1300	39000	468000	491400	515970
Less Variable Expense (B)					
ox	780	23400	280800	294840	309582
Total Variable Expense	780	23400	280800	294840	309582
Contributon Margin (CM) [C=(A-B)]	520	15600	187200	196560	206388
Less Fixed Expense					
Rent			0	0	0
Electric Bill		1,000	12000	12300	12600
Transportaion		300	3600	3780	3969
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment			0	0	0
Gard			0	0	0
Generator			0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		6700	80400	80980	81569
Net Profit (E)= [C-D]		8900	106800	112140	117747
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	106,800	112140	117747
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		86800	178940
	Total Cash Inflow	156,800	198,940	296,687
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	86,800	178,940	276,687

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: kumarbarilla, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

