

Proposed NU Business Name: **SHA SULTAN OARKSHOP**



Project identification and prepared by: Most.Monjuara
Khatun, Mohasthan Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAKLAAN MOSTAK
Age	:	01/12/1998 (19 years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brother, 01 Sister
Address	:	Vill: Polashbari , P.O:Chadmuhahat, P.S:Bogra Shadar, 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.LAVELI BEGUM
(iii)Father's name	:	MD.SHIHEDUR RAHMAN
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 27 (Female), Member ID:1816/1, Group No: 02 Member since: 05/05/ 20007(10 Years) First loan: BDT 10,000/- Existing Loan: BDT 18,000/- Outstanding loan: BDT 6728/-
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	:	05 years experience in running business. 03 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01952-458304
Family's Contact No.	:	01718-219526
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.LAVELI BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 10,000 Loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

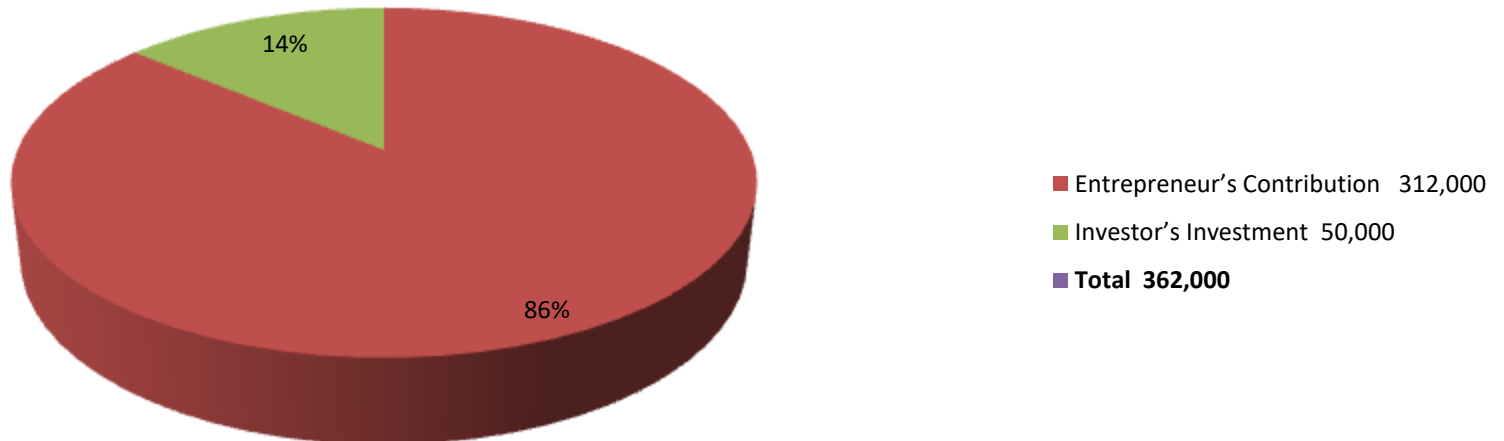
Business Name	:	SHA SULTAN OARKSHOP
Location	:	Vill:Polashbari , P.S: Bogra shadar, Dist: Bogra Bogra
Total Investment in BDT	:	BDT 362,000 /-
Financing	:	Self BDT 312,000 /- (from existing business) 14 % equired Investment BDT 50,000 /- (as equity) 86 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 12,000
Size of shop	:	22 ft x 12 ft= 264 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Goods Sales workes , etc. ▪Average 40 % gain on sales. ▪The business is operating by entrepreneur. Existing 1 labor. ▪After getting equity fund 02 labor will be appointed. ▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk production	2150	64500	774000
	0	0	0
Total Sales(A)	2150	64500	774000
Less Variable Expense (B)			0
Milk production	1290	38700	464400
Total Variable Expense	1290	38700	464400
Contribution Margin (CM) [C=(A-B)]	860	25800	309600
Less Fixed Expense			
Rent		2,100	25200
Electric Bill		1,200	14400
Transportation		500	6000
Salary (Self)		5,000	60000
Salary (Staff)		12,000	144000
Entertainment		200	2400
Guard			0
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		21300	255600
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Lade machin	1	150,000	150,000				150000
Oaiding machin	1	12,000	12,000	0	0	0	12000
Machin sorce			80,000	0	0	0	80000
Others			20,000	0	0	0	20000
Boring machin				1	50000	50,000	50000
Security	0	0	50,000	0	0	0	50,000
Total	2	0	312000	1	50000	50000	362,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk production	2600	78000	936000	982800	1031940
0	0	0	0	0	0
Total Sales(A)	2600	78000	936000	982800	1031940
Less Variable Expense (B)					
Milk production	1560	46800	561600	589680	619164
Total Variable Expense	1560	46800	561600	589680	619164
Contributon Margin (CM) [C=(A-B)]	1040	31200	374400	393120	412776
Less Fixed Expense					
Rent		2,100	25200	25200	25200
Electric Bill		1,200	14400	14700	15000
Transportaion		500	6000	6300	6615
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		12,000	144000	144000	144000
Entertainment		200	2400	2400	2400
Gard			0	0	0
Generator			0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		21300	255600	256300	257015
Net Profit (E)= [C-D]		9900	118800	124740	130977
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	118,800	124740	130977
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		98800	203540
	Total Cash Inflow	168,800	223,540	334,517
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	98,800	203,540	314,517

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; polashbari Chadmohahat,
Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

