

**Proposed NU Business Name: MA AMENA SHAR O KITNASHOK**



Project identification and prepared by: Md Kabir Raksham,  
Taherpur, Rajshahi Unit,

Project verified by: MD. Mannan Talukdar



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

Name	:	<b>MD. HABIBUR RAHMAN</b>
Age	:	15-10-1985(32 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Bother
Address	:	Vill: Jotjoyrampur P.O: Konopara Thana: Bagmara 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. AMENA BEGUM</b>
(iii) Father's name	:	<b>MD.HOSSAIN MOLLAH</b>
(iv) GB member's info	:	Branch: Sripur,Baghmara Centre # 47 (Female), Member ID:4083, Group No: 01 Member since: 06-06-1996 (22Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT: 46000, Outstanding loan: BDT: 35880
(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.)	:	Yes
Business Experiences and Training Info	:	07 years experience in running business. 07 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744746203
Mother's Contact No.	:	01765987248
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. AMENA BEGUM** joined Grameen Bank since 22 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

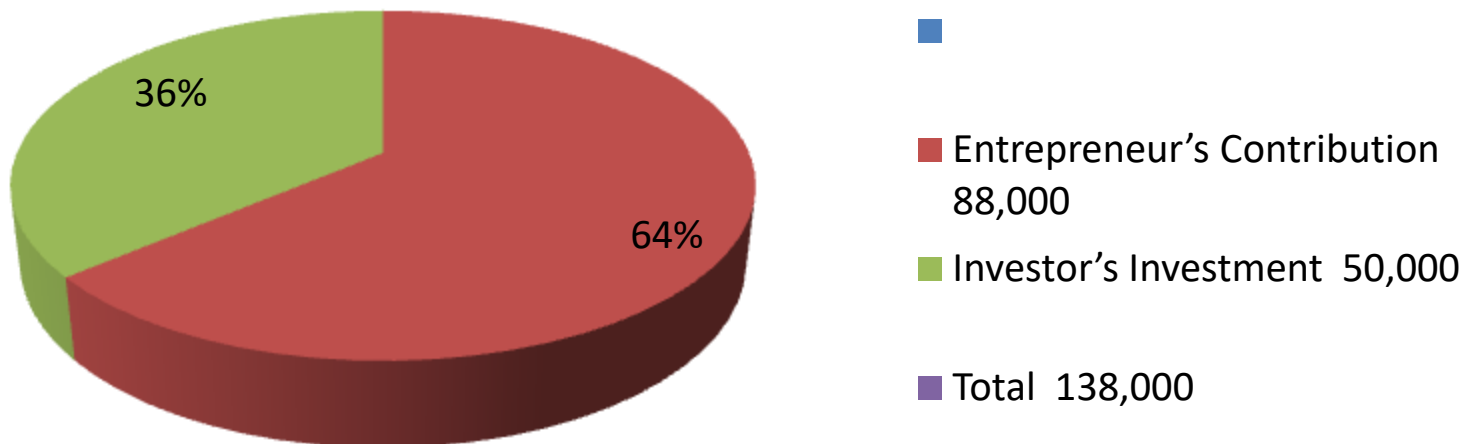
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA AMENA SHAR O KITNASHOK</b>
Location	:	Shibjait, Taherpur,baghmara,Rajshahi
Total Investment in BDT	:	BDT 138,000/-
Financing	:	Self BDT 88,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x10ft= 150 sft.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Different Fertiligers etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Baghmara.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Different Fertilizers etc.	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Different Fertilizers etc.	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportation		500	6000
Salary (Self)		6000	72000
Salary (Staff)		0	0
Entertainment		0	0
Guard		100	1200
Generator		0	0
Mobile Bill		100	1200
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Different Fertilizers etc.			88,000			50,000	138,000
	0	0	88,000	0	0	50,000	138,000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Different Fertiligers etc.	2500	75000	900000	945000	992250
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	2000	60000	720000	756000	793800
<b>Total Variable Expense</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>189000</b>	<b>198450</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		6000	72000	72000	72000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		100	1200	1300	1400
<b>Total Fixed Cost (D)</b>		<b>7000</b>	<b>84000</b>	<b>84700</b>	<b>85415</b>
<b>Net Profit (E)= [C-D]</b>		<b>8000</b>	<b>96000</b>	<b>100800</b>	<b>105840</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	96,000	100800	105840
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76000	156800
	<b>Total Cash Inflow</b>	<b>146,000</b>	<b>176,800</b>	<b>262,640</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<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>76,000</b>	<b>156,800</b>	<b>242,640</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

