

Proposed NU Business Name: SIYAM GAVIR KHAMAR



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Sonagazi.

Project verified by: Md. Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SELIM SHAH
Age	:	02-01-1983 (34Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son 2 Daughter
No. of siblings:	:	02 Brothers, 03 Sisters
Address	:	Vill: Rokhitpara P.O: Hatkhujipur P.S: Baghmara Dist: Rajhshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. ANOWARA BIBI
(iii) Father's name	:	MD.YAKUB ALI
(iv) GB member's info	:	Branch : Achpara , Baghmara Centre 01 (Female), Member ID: 1002, Group No: 01 Member since: 2008-2011, & 2012-2016(07 years) First loan: BDT 1000
Further Information:		Existing loan: BDT 22000, Outstanding Loan: Nill
(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	:	10 years experience in running business.10 Years in own business : She has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736130358
Family's Contact No.	:	01759734037
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpuri Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANOWARA BIBI joined Grameen Bank since 07 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

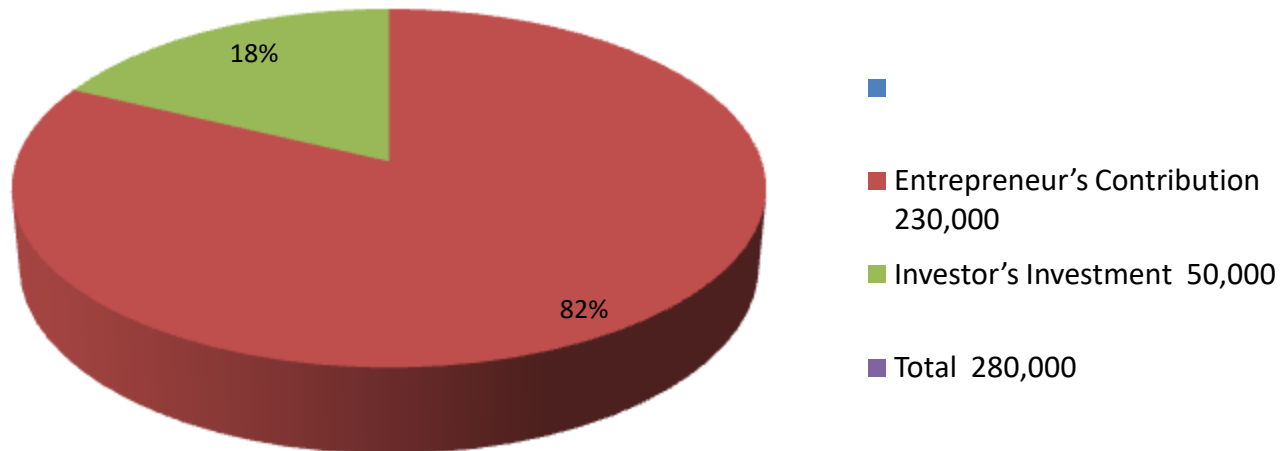
Proposed Nobin Udyokta Business Info

Business Name	:	ARIF ELECTRICITY
Location	:	Rokhitpara,Baghmara,Rajshahi
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 230000/- (from existing business) 81% Required Investment BDT 50,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –cow, calf ,e.t.c▪Average 100% gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The Farm Is own.▪Collects goods from Sidirhat▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
cow,calf	550	16500	198000
		0	0
Total Sales(A)	550	16500	198000
Less Variable Expense (B)			0
cow,calf	0	0	0
Total Variable Expense	0	0	0
Contributon Margin (CM) [C=(A-B)]	550	16500	198000
Less Fixed Expense			
Rent			0
Electric Bill			0
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Food		6,000	72000
Medicine		1000	12000
Mobile Bill		300	3600
Total Fixed Cost (D)		12500	150000
Net Profit (E)= [C-D]		4000	48000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	2	100000	200000	1	50000	50,000	250,000
Calf	1	30000	30000				30,000
							0
	3	130000	230,000	1	50000	50,000	280000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
cow,calf	1000	30000	360000	378000	396900
Total Sales(A)	1000	30000	360000	378000	396900
Less Variable Expense (B)					
cow,calf	0	0	0	0	0
Total Variable Expense	0	0	0	0	0
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		200	2400	2400	2400
Electric Bill		5000	60000	720000	8640000
Transportaion			0	0	0
Salary (Self)			0	0	0
Salary (Staff)		6,000	72000	72000	72000
Entertainment		1000	12000	12000	12000
Guard		300	3600	3600	3600
Generator			0	0	0
Mobile Bill			0	0	0
Total Fixed Cost (D)		12500	150000	810000	8730000
Net Profit (E)= [C-D]		17500	210000	220500	231525
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	210,000	220500	231525
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		190000	390500
	Total Cash Inflow	260,000	410,500	622,025
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	190,000	390,500	602,025

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



FAMILY PICTURE

