

Proposed NU Business Name: SHAHIN GORUR KHAMAR



Project identification and prepared by: Md. Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAHIN ALOM
Age	:	30-12-1995 (22 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	Nil,
Address	:	Vill: Horihorpara P,O: Boshontokedar , P.S: Mohanpur, Dist: Rajshahi
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. SHAHIDA BEGUM
(iii) Father's name	:	MD. MOKBLE HOSSAIN
(iv) GB member's info	:	Branch: Mowgasi, Mohanpur Centre 51 (Female), Member ID: 5005, Group No: 5 Member since: Befor 2002-2007 Present 20-01-2015 (9Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 42,000 Outstanding loan: 19,574/=
(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	:	8 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-844517
Mother's Contact No.	:	01827-268930
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHAHIDA BEGUM joined Grameen Bank since 8 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

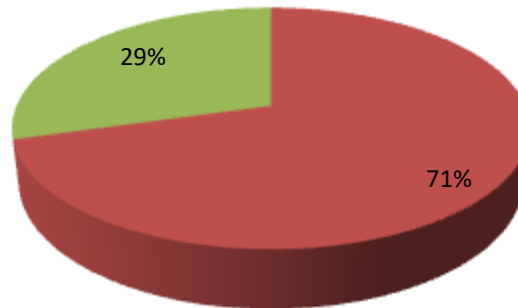
Business Name	:	SHAHIN GORUR KHAMAR
Location	:	Horihorpara, Mowgasi, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 Scft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Cow item.▪Average 100% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is No Rent▪Collects goods from Cidirhat, Rajshahi.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cow Item		20,000	2,40,000
Total Sales (A)		20,000	2,40,000
Less. Variable Expense			
Cow Item		0	0
Total variable Expense (B)		0	0
Contribution Margin (CM) [C=(A-B)]		20,000	2,40,000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Medicine		200	2,400
Transportation			
Food		6,000	72,000
Total fixed Cost (D)		11,500	1,38,000
Net Profit (E) [C-D]		8,500	1,02,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gavi	1	60000	60,000	1	50000	50,000	1,10,000
OX	1	60000	60,000				60,000
Total	2		1,20,000	1		50,000	1,70,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3 rd Year
Revenue (sales)					
Cow Item		25,000	3,00,000	3,15,000	3,30,750
Total Sales (A)		25,000	3,00,000	3,15,000	3,30,750
Less. Variable Expense					
Cow Item		0	0	0	0
Total variable Expense (B)		0	0	0	0
Contribution Margin (CM) [C=(A-B)]		25,000	3,00,000	3,15,000	3,30,750
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation					
Entertainment					
Medicine		400	4,800	5,000	5,500
Food		7,000	84,000	87,000	90,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		13,000	1,56,000	1,59,700	1,63,700
Net Profit (E) [C-D]		12,000	1,44,000	1,55,300	1,67,050
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,44,000	1,55,300	1,67,050
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,24,000	2,59,300
	Total Cash Inflow	1,94,000	2,79,300	4,26,350
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)	20,000	20000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	1,24,000	2,59,300	4,06,350

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 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

বহি নং-



ড্রেড লাইসেন্স (ব্যবসার ছাড়পত্র)

বাংলাদেশ

অর্থ বৎসর : ২০১৭-২০১৮ খ্রি:

লাইসেন্স নম্বর : ৪০২৯

তারিখ : ৩০/১০/২০১৭ইং

লাইসেন্স ধারীর নাম : শ্রীঃ মোহিন আমিন

পিতা/স্বামীর নাম : শ্রীঃ মুকবুল হোসেন

মাতার নাম : শ্রীমতীঃ মাহিনা বেগম

গ্রাম/মহল্লা : হরিহরপাড়া ওয়ার্ড নং : ০৯

উপজেলা/থানা : ক্রোয়াপুর জেলা : বাগলুয়া ডাকঘর : ক্রোয়াড়া

প্রতিষ্ঠানের নাম : সাহীন গরুর খামার

ঠিকানা : গরুর খামার

পেশার ধরণ (ব্যবসা) : গরুর খামার

লাইসেন্স ফি প্রদানের পরিমাণ টাকা : ২০০৮

কথায় : দুই হাজার টাকা মাত্র

ব্যবসা/বৃত্তি/পেশা : গরুর খামার

লাইসেন্স প্রদান করা হল। লাইসেন্স এর মেয়াদ : ৩০ জুন ২০১৮ খ্রি: পর্যন্ত।

তারিখ : ৩০/১০/২০১৭ইং

) প্রাপ্ত হয়ে তার চালিয়ে যাবার জন্য এই

[Signature]
৩০/১০/১৭

চেয়ারম্যানের দস্তখত
মোঃ আল আমিন বিশ্ব
চেয়ারম্যান







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