

Proposed NU Business Name: MS KRISHI SHEBA



Project identification and prepared by: Mst. Mahfuja khatun
Sokhipur.

Project verified by: Md.Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHAHJADA SHAJU
Age	:	05-02-1984 (33 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Amtoil P.O: Boheratoil P.S: Sokhipur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. ASIYA KHATUN
(iii) Father's name	:	MD. SHOFIKUR RAHMAN
(iv) GB member's info	:	Branch :Boheratoil,shokhipur ,Centre 01 (Female), Member ID: 1023 , Group No: 03 Member since:2001-2005(05 years) First loan: BDT 4000 Existing loan: BDT 20000, Outstanding Loan:0
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.)	:	No
Business Experiences and Training Info	:	03 Years experience in running business.03 Years Experience in own business : She has 3 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736660994
Family's Contact No.	:	01792290993
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Tangail..

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. ASIYA KHATUN joined Grameen Bank since 5 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

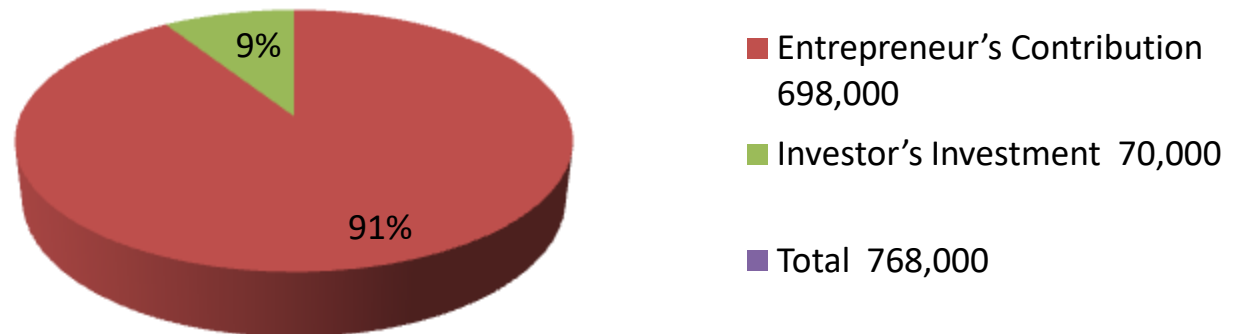
Business Name	:	MS KRISHI SHEBA
Location	:	Boheratoil
Total Investment in BDT	:	BDT 768,000/-
Financing	:	Self BDT 698,000/- (from existing business) 91% Required Investment BDT 70,000/- (as equity) 9%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ftx 16 ft=400 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Pesticides, Fertilizer, Rice, Flour, Muri, Detergent, Sugar etc▪Average gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is owned.▪Collects goods from Sokhipur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Pesticides fertilaizer,Rice,Flour,Muri,ditergent,Sugar	1500	45000	540000
		0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Pesticides fertilaizer,Rice,Flour,Muri,ditergent,Sugar	825	24750	297000
Total Variable Expense	825	24750	297000
Contributon Margin (CM) [C=(A-B)]	675	20250	243000
Less Fixed Expense			
Rent		0	0
Electric Bill		1000	12000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		1000	12000
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		13250	159000

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Pesticides fertilizer,			300000	28	2500	70,000	370,000
Rice,	120	2600	312000			0	312,000
Flour	15	2400	36000			0	36,000
Muri,	30	350	10500			0	10,500
ditergent,	5	2500	12500			0	12,500
Sugar	10	2700	27000			0	27,000
Total			698,000			70,000	768000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Pesticides fertilaizer,Rice,Flour,Muri,ditergent,Sugar	2000	60000	720000	756000
Total Sales(A)	2000	60000	720000	756000
Less Variable Expense (B)				
Pesticides fertilaizer,Rice,Flour,Muri,ditergent,Sugar	1100	33000	396000	415800
Total Variable Expense	1100	33000	396000	415800
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200
Less Fixed Expense				
Rent		0	0	0
Electric Bill		1000	12000	144000
Transportaion		0	0	0
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		0	0	0
Guard		0	0	0
Generator		0	0	0
Mobile Bill		1000	12000	0
Total Fixed Cost (D)		7000	84000	204000
Net Profit (E)= [C-D]		20000	240000	252000
Investment Pay Back			42,000	42,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	240,000	252000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		198000
	Total Cash Inflow	310,000	450,000
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	198,000	408,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill :03 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

