

Proposed NU Business Name: **SHARIFUL ISLAM MOSTSHO PROKOLPO**



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Parshuram,Feni.

Project verified by: Shusanta Kumar biswas.



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

Name	:	<b>SHARIFUL ISLAM</b>
Age	:	09-03-1999( 19 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	03 Sister.01 Brother
Address	:	Vill: Chitholia, P.O:Solia, P.S: Porshuram, Dist: Feni.
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>KULSUMA AKTER</b>
(iii) Father's name	:	<b>SHAHJAHAN CHOWDURY</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 86(Female), Member ID:8082, Group No: 08 Member since: 02-03-2012-2018 (05 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 20000/- Outstanding loan: 12500/-
(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	:	0 (Years) No
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01877500196
Mother's Contact No.	:	01865801034
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KULSUMA AKTER** joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

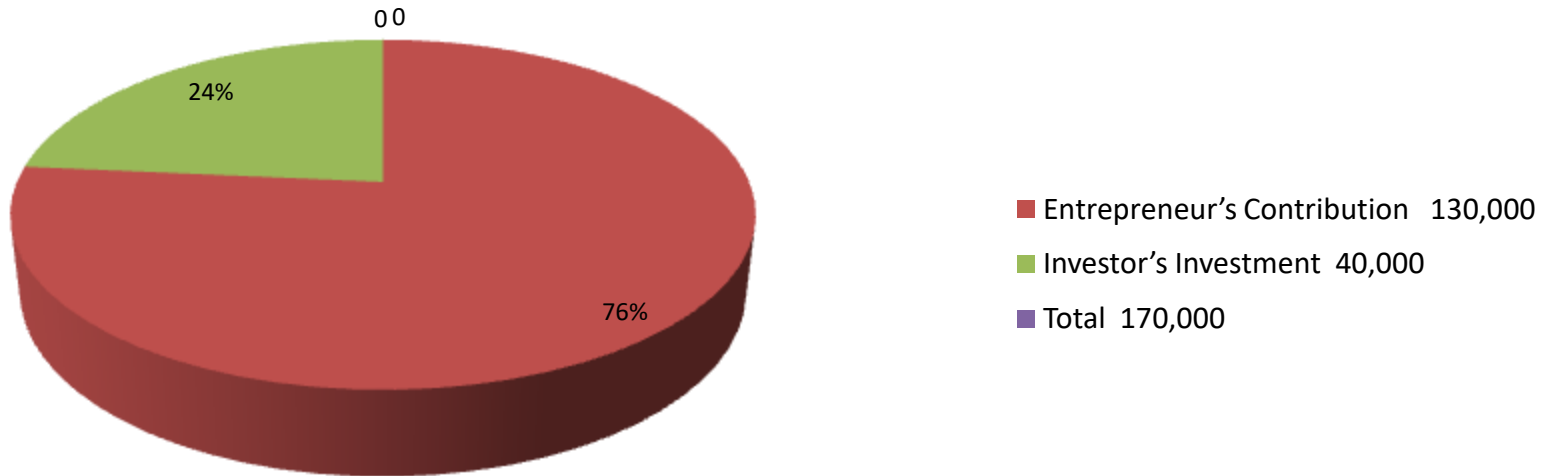
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHARIFUL ISLAM MATSHSHO PROKOLPO</b>
Location	:	Chitholia,Solia,Porshuram,Feni.
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 130,000 (from existing business) 76% Required Investment BDT,40,000 (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	00 ft x 00 ft. = 000square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;rui,katla,telapiaetc.</li> <li>▪Average 25% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 0 employee.</li> <li>▪He is doing his business in won place.</li> <li>▪Collects goods from Porshuram.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
rui,katla,mrigel,telapia,others	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
rui,katla,mrigel,telapia,others	2250	67500	810000
<b>Total Variable Expense</b>	<b>2250</b>	<b>67500</b>	<b>810000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		0	0
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>5600</b>	<b>67200</b>
<b>Net Profit (E)= [C-D]</b>		<b>16900</b>	<b>202800</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
ruj	0	0	30,000			10,000	40,000
katla	0	0	30,000			10,000	40,000
mrigel	0	0	20,000			10,000	30,000
telapia	0	0	30,000			10,000	40,000
others	0	0	20,000			0	20,000
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>130,000</b>	<b>0</b>	<b>0</b>	<b>40,000</b>	<b>170,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
rui,katla,mrigel,telapia,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
silver disk,jug,paint,iron,electronic etc.	3000	90000	1080000	1134000	1190700
<b>Total Variable Expense</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>5600</b>	<b>67200</b>	<b>67720</b>	<b>68246</b>
<b>Net Profit (E)= [C-D]</b>		<b>24400</b>	<b>292800</b>	<b>307440</b>	<b>322812</b>
<b>Investment Pay Back</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	292,800	307440	322812
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		276800	568240
	<b>Total Cash Inflow</b>	<b>332,800</b>	<b>584,240</b>	<b>891,052</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>276,800</b>	<b>568,240</b>	<b>875,052</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of  
shop;Chitholia,Solia,,Porshuram,Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













