

**Proposed NU Business Name: SHUMI MOTSO KHAMAR**



Project identification and prepared by: Md lokman hakim,  
Mohanpur Unit, Rajshahi

Project verified by: Abdul Mannan Talukdar



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

Name	:	<b>MD. DELOAR HOSSION</b>
Age	:	24-04-1983(33 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	02 Doughter
No. of siblings:	:	03, Brother, 02 Sister
Address	:	Vill:Koalipara, P.O: Nodash P.S: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>MST.REHELA BIBI</b>
(iii) Father's name	:	<b>MD. MESER GAIN</b>
(iv) GB member's info	:	Branch: Achpara ,Bagmara, Centre # 87(Female), Member ID: 3574/3, Group No: 02 Member since: 31-05-2010(6Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 30000, Outstanding loan:1,040
(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	:	Ten 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.	:	01796-707310
Mother's Contact No.	:	01714-459351
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.REHELA BIBI** joined Grameen Bank since 06 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>SHUMI MOTSO KHAMAR</b>
Location	:	Gobindo para ,Pashuria,Bagmara, Rajshahi
Total Investment in BDT	:	BDT 3,50,000/-
Financing	:	Self BDT 2,00,000/-(from existing business) 57% Required Investment BDT 1,50,000/-(as equity)43%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	792 Shotangso
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Fish.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund employee will be appointed.</li><li>▪The shop is owned.</li><li>▪Collects goods from Naogoan.</li><li>▪Agreed grace period is 3 months.</li></ul>

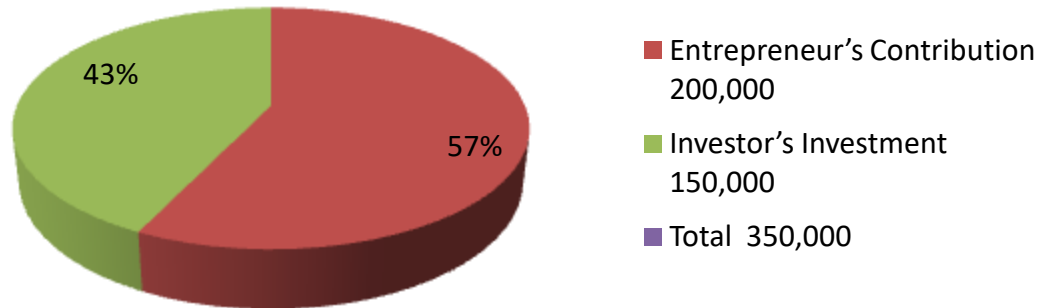
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Fish Item		2,50,000	30,00,000
<b>Total Sales (A)</b>		2,50,000	30,00,000
<b>Less. Variable Expense</b>			
Fish Item		1,87,500	22,50,000
<b>Total variable Expense (B)</b>		1,87,500	22,50,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>62,500</b>	<b>7,50,000</b>
<b>Less. Fixed Expense</b>			
Rent		20,000	2,40,000
Electricity Bill			
Mobile Bill		500	6,000
Salary (self)		3,000	36,000
Transportation		500	6,000
Entertainment			
Food		20,000	2,40,000
Salary (staff)		3,000	36,000
<b>Total fixed Cost (D)</b>		<b>47,000</b>	<b>5,64,000</b>
<b>Net Profit (E) [C-D]</b>		<b>15,500</b>	<b>1,86,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Silver	15	80	1,200	600	80	48,000	49,200
Mrigel	2,000	50	1,00,000	-	-	-	1,00,000
Briket	10	100	1,000	20	100	2,000	3,000
Katla	100	200	20,000	100	200	20,000	40,000
Glas Karp	20	100	2,000				2,000
Bata	395	40	15,800				15,800
Rui	1,000	60	60,000	500	60	30,000	90,000
Rehabitation						50000	50000
<b>Total</b>	<b>3,540</b>		<b>2,00,000</b>	<b>1,220</b>		<b>1,50,000</b>	<b>3,50,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Fish Item	11667	350010	4200120	4410126
<b>Total Sales(A)</b>	<b>11667</b>	<b>350010</b>	<b>4200120</b>	<b>4410126</b>
<b>Less Variable Expense (B)</b>				
Fish Item	<b>8750</b>	<b>262507.5</b>	<b>3150090</b>	3307594.5
<b>Total Variable Expense</b>	<b>8750</b>	<b>262507.5</b>	<b>3150090</b>	<b>3307594.5</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>2917</b>	<b>87502.5</b>	<b>1050030</b>	<b>1102531.5</b>
<b>Less Fixed Expense</b>				
Rent		20,000	240000	240000
Electric Bill		600	7200	86400
Transportaion		3,000	36000	37800
Salary (Self)		700	8400	8400
Salary (Staff)		30,000	360000	360000
Entertainment		3,000	36000	36000
Guard		0	0	0
Generator		0	0	0
Mobile Bill		0	0	0
<b>Total Fixed Cost (D)</b>		<b>57300</b>	<b>687600</b>	<b>768600</b>
<b>Net Profit (E)= [C-D]</b>		<b>30202.5</b>	<b>362430</b>	<b>380551.5</b>
<b>Investment Pay Back</b>			<b>90,000</b>	<b>90,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	362,430	380551.5
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		272430
	<b>Total Cash Inflow</b>	<b>512,430</b>	<b>652,982</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90000	90000
	<b>Total Cash Outflow</b>	<b>240,000</b>	<b>90,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>272,430</b>	<b>562,982</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

