

Proposed NU Business Name: SHAHABUR KHELAGHOR AND FASION HOUSE



Project identification and prepared by: Md. Sohel Rana, Tahirpur Unit, Rajshahi

Project verified by: Md. Mijan Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAHABUR RAHMAN
Age	:	01-02-1992(26 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	NO
No. of siblings:	:	3 Brother
Address	:	Vill: Hasnipur karigorpara,P.O: chander ara,,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	:	MST. FATEMA BIBI
(iii) Father's name	:	MD. MOJIBUR RAHMAN
(iv) GB member's info	:	Branch: hasnipur, Centre # 037(Female), Member ID: 3023/2 Group No: 02 Member since: 09/08/2011 First loan: BDT -5000
Further Information:		Existing Loan: BDT 120,000, Outstanding loan: 93600
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Paner khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01732323233
Father's Contact No.	:	01723105623
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FATEMA BIBI joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAHABUR KHELAGHOR & FASHION HOUSE
Location	:	Madarigonj,, bagmara,Rajshahi
Total Investment in BDT	:	BDT 162,000
Financing	:	Self BDT 102,000-(from existing business) 63% Required Investment BDT 60,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	24 ft x 08 = 192 ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

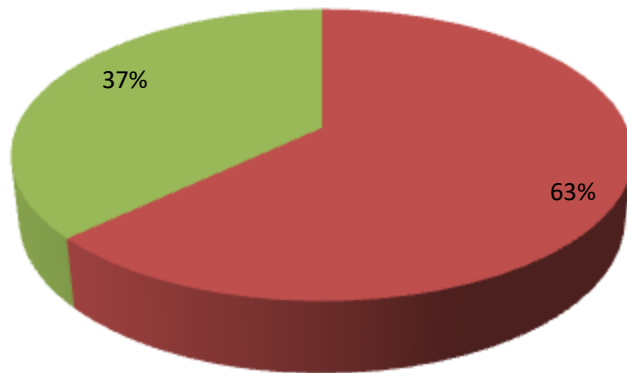
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales	2,000	60,000	720000
Total Sales (A)	2,000	60,000	720000
Less. Variable Expense		0	
sales of product	1,600	48,000	576000
Total variable Expense (B)	1,600	48,000	576000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144000
Less. Fixed Expense			
Rent			0
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		1000	12,000
Entertainment		200	2,400
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
cricket bat	60	300	18,000				18,000
football	60	400	24,000				24,000
but juta	60	500	30,000				8,000
others			30,000				30,000
play instrument buy					60000	60000	60,000
Total	180	1200	102000		60000	60000	162000

Source of Finance



- Entrepreneur's Contribution 102,000
- Investor's Investment 60,000
- Total 162,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales	2500	75000	900000	945000	992250
Total Sales (A)	2500	75000	900000	945000	992250
Less. Variable Expense		0	0	0	0
sales of product	2000	60000	720000	756000	793800
Total variable Expense (B)	2000	60000	720000	756000	793800
Contribution Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less. Fixed Expense					
Rent					
Electricity Bill		500	6000	6200	6500
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	3600	3600
Entertainment		200	2400	2400	2400
Salary (staff)					
Security Gard		100	1200		
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	74700	75000
Net Profit (E) [C-D]		8000	95900	114300	123450
Investment Payback			24000	24000	24000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	95900	114300	123450
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		71900	162200
	Total Cash Inflow	155,900	186200	285650
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	71900	162200	261650

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm:
madarigonj,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









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