

## Proposed NU Business Name: **SIYAM MOSO KHAMAR**



Project identification and prepared by: Chandra Mohan Roy  
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



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

|  |   |   |
|--|---|---|
| Name   | : | <b>MD. ZOBIAR AHUMMED SHEAM</b>   |
| Age  | : | 30-10-1998(20 Years)  |
| Education, till to date                          | : | Class: SSC  |
| Marital status                                   | : | Unmarried   |
| Children   | : |   |
| No. of siblings:                                 | : | 03 Brothers,  |
| Address  | : | Vill: Dumrigram, P.O: Nasratpur, Thana: Adomdighi, Dist: Bogra  |
| 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. LAILA ARJUMAN</b>   |
| (iii) Father's name                              | : | <b>MD. ABDUL JALIL</b>  |
| (iv) GB member's info                            | : | Branch:Nasratpur, Adomdighi , Centre # 17/ (Female),<br>Member ID: 1973/1, Group No: 5<br>Member since: 01-02-2000 (15Years)<br>First loan: BDT 5,000 |
| Further Information:                             |   | Existing Loan: BDT: 15,000 Outstanding loan: BDT: Nill  |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | 07 years experience in running business.<br>He has No Years training. |
| Other Own/Family Sources of Income  | : |   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01729-940843  |
| Mother's Contact No.  | : | 01716-303213  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra            |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. LAILA ARJUMAN** joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>SIYAM MOSO KHAMAR</b>   |
| Location  | : | Dumrigram, Adomdighi, Bogra  |
| Total Investment in BDT                           | : | BDT 200,000/-  |
| Financing   | : | Self BDT 150,000/-(from existing business) 75%<br>Required Investment BDT 50,000/-(as equity) 25%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-  |
| Proposed Salary                                   | : | BDT 5,000/-  |
| Size of shop                                      | : | 3 Bigha  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Fish,etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul> |

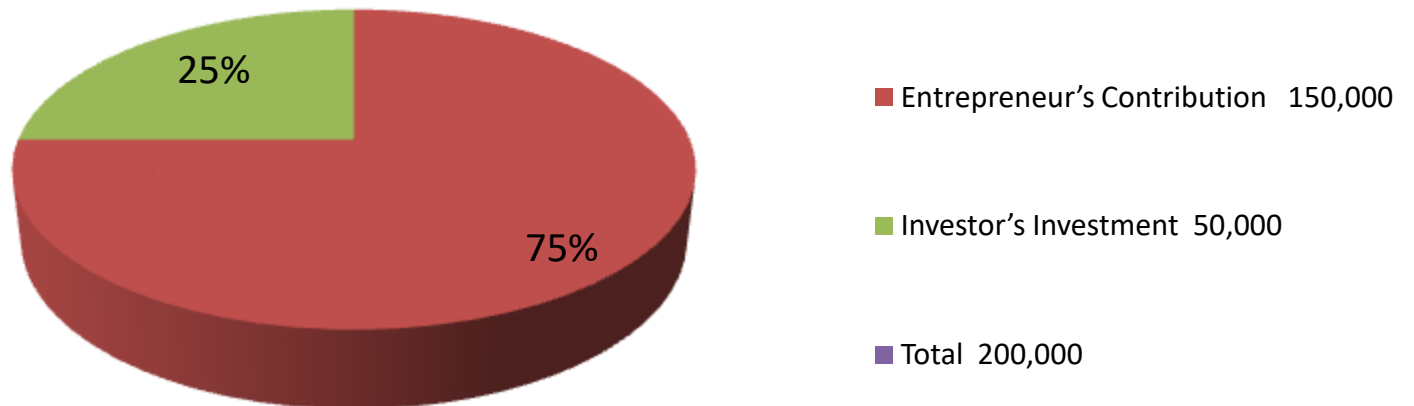
## Existing Business (BDT)

| Particular                                | Monthly | Yearly  |
|---|---------|---------|
| <b>Revenue(Sales)</b>                     |         |         |
|   | 45,000  | 540,000 |
| <b>Total Sales (A)</b>                    | 45,000  | 540,000 |
| <b>Less Variable Expense</b>              |         | 0       |
|   | 27,000  | 324,000 |
| <b>Total variable Expense (B)</b>         | 27,000  | 324,000 |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 18,000  | 216,000 |
| <b>Less Variable Expense</b>              |         | 0       |
| Rent                                      | 0       | 0       |
| Electricity bill                          | 0       | 0       |
| Transportation                            | 5,000   | 60,000  |
| Salary (self)                             | 5,000   | 60,000  |
| Salary (staf)                             | 0       | 0       |
| Entertainment                             | 200     | 2,400   |
| Guard                                     | 5,000   | 60,000  |
| Genareter                                 | 0       | 0       |
| Mobile bill                               | 200     | 2,400   |
| <b>Total fixed cost (D)</b>               | 15,400  | 184,800 |
| <b>Net Profit (E)= [C-D]</b>              | 2,600   | 31,200  |

# Investment Breakdown

| Existing     |        |            |                | Proposed |            |               |                |
|--------------|--------|------------|----------------|----------|------------|---------------|----------------|
| Particulars  | Qty.   | Unit Price | Amount         | Qty      | Unit Price | Amount        | Proposed       |
|              |        |            | (BDT)          |          |            | (BDT)         | Total          |
| Fish         | 50,000 | 3          | 150,000        |          |            |               | 150,000        |
| Feed         |        |            |                | 20       | 2,100      | 42,000        | 42,000         |
| Others       |        |            |                |          |            | 8,000         | 8,000          |
| <b>Total</b> |        |            | <b>150,000</b> |          |            | <b>50,000</b> | <b>200,000</b> |

## Source of Finance



## Financial Projection (BDT)

| Particular                                | Monthly       | 1st Year      | 2nd Year      | 3rd Year      |
|---|---------------|---------------|---------------|---------------|
| Revenue (sales)                           |               |               |               |               |
|   | 50,000        | 600,000       | 630,000       | 661,500       |
| <b>Total Sales (A)</b>                    | <b>50,000</b> | 600,000       | 630,000       | 661,500       |
| Less. Variable Expense                    | 0             | 0             | 0             | 0             |
|   | 30,000        | 360,000       | 378,000       | 396,900       |
| <b>Total variable Expense (B)</b>         | <b>30,000</b> | 360,000       | 378,000       | 396,900       |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>20,000</b> | 240,000       | 252,000       | 264,600       |
| Less. Fixed Expense                       |               |               |               |               |
| Rent                                      | <b>0</b>      | 0             | 0             | 0             |
| Transportation                            | 5,000         | 60,000        | 63,000        | 66,150        |
| Electricity bill                          |               | 0             | 0             | 0             |
| Guard                                     | 5000          | 60,000        | 63,000        | 66,150        |
| Salary (self)                             | 5000          | 60,000        | 63,000        | 66,150        |
| Salary (staf)                             | 0             | 0             | 0             | 0             |
| Genareter                                 | 0             | 0             | 0             | 0             |
| Entertainment                             | 200           | 2,400         | 2,520         | 2,646         |
| Guard                                     | 0             | 0             | 0             | 0             |
| Mobile Bill                               | 200           | 2,400         | 2,520         | 2,646         |
| <b>Total Fixed Cost</b>                   | <b>15400</b>  | 184,800       | 194,040       | 203,742       |
| <b>Net Profit (E) [C-D]</b>               | <b>4,600</b>  | 55,200        | 57,960        | 60,858        |
| <b>Investment Payback</b>                 |               | <b>20,000</b> | <b>20,000</b> | <b>20,000</b> |



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

| SR# | <i>Particulars</i>                                | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-----|---|---------------------|---------------------|---------------------|
| 1   | Cash Inflow                                       |                     |                     |                     |
| 1.1 | Investment Infusion by Investor                   | 50,000              |                     |                     |
| 1.2 | Net Profit  | 55,200              | 57,960              | 60,858              |
| 1.3 | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4 | Opening Balance of Cash Surplus                   |                     | 35,200              | 73,160              |
|     | <b>Total Cash Inflow</b>                          | 105,200             | 93,160              | 134,018             |
| 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              | 20,000              | 20,000              |
|     | <b>Total Cash Outflow</b>                         | 70,000              | 20000               | 20,000              |
| 3   | <b>Net Cash Surplus</b>                           | 35,200              | 73160               | 114018              |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; ,Dumrigran, Adomdighi,  
Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











# FAMILY PICTURE

