

## Proposed NU Business Name: **SHOHRAB AUM BAGAN**



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Puthia, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>Md. Shohrab Ali</b>
Age	:	26-12-1982 (33 Years )
Education, till to date	:	M S S
Marital status	:	married
Children	:	1 Daughter
No. of siblings:	:	1 Brothers 1 Sister
Address	:	Vill: Jaiogio para, P.O: Shibpur P.S: Pothia 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. SHORATON BEGOM</b>
(iii) Father's name	:	<b>MD. ABDUL HAKIM</b>
(iv) GB member's info	:	Branch: Baneswar, Puthia , Centre # 12(Female), Member ID: 1012/1, Group No:09 Member since: 2005-2014 (09 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	10 years. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-533990
Wife 's Contact No.	:	01735-758661
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi .

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SHORATON BEGOM** joined Grameen Bank since 09 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>SHOHRAB AUM BAGAN</b>
Location	:	Bagan jaioigio para, Shibpur , Puthia , Rajshahi
Total Investment in BDT	:	BDT 124,000/-
Financing	:	Self BDT 74,000/- (from existing business) 60% Required Investment BDT 50,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	4 Bhiga
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 Aum .</li><li>▪Average 30 % gain on sales..</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed after getting equity fund.</li><li>▪The land is under lease.</li><li>▪Collects goods from Garden</li><li>▪Agreed grace period is 3 months.</li></ul>

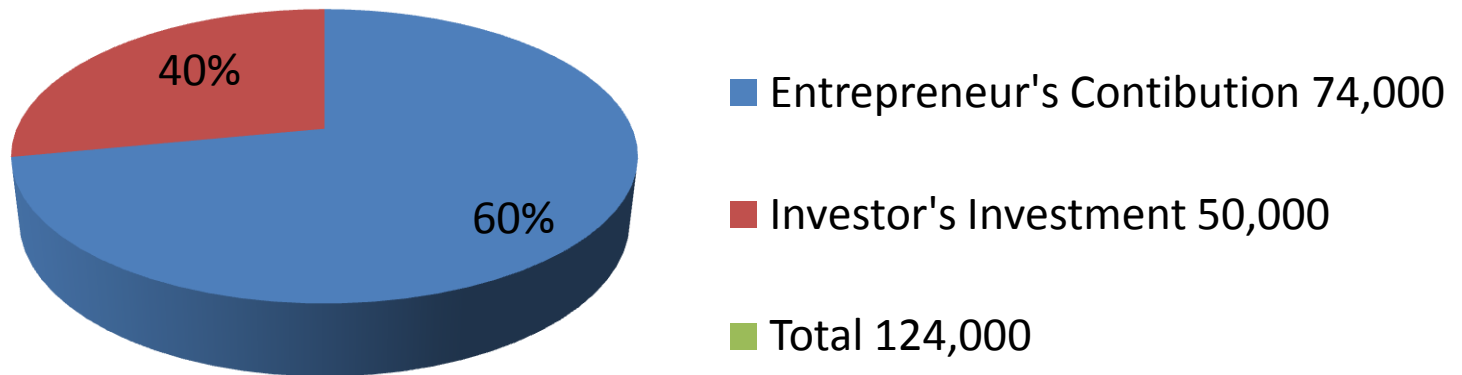
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Aum (80 ct x 3000)		240,000
<b>Total Sales (A)</b>		<b>240,000</b>
<b>Less. Variable Expense</b>	-	
	-	-
<b>Total variable Expense (B)</b>	-	-
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>240,000</b>
<b>Less. Fixed Expense</b>		
Fertilizer & Insect killer	3,000	36,000
Lease Payment	4,500	54,000
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	0	0
Bank Charge	100	1,200
Day Labor (8 x 300)	2,400	28,800
Entertainment	0	0
<b>Total fixed Cost (D)</b>	<b>15,200</b>	<b>182,400</b>
<b>Net Profit (E) [C-D]</b>		<b>57,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Aum Tree (77 x 960)	74,000	0	74,000
Lease Payment	0	25,000	25,000
Fertilizer, Insect killer	0	25,000	25,000
<b>Total</b>	<b>74,000</b>	<b>50,000</b>	<b>124,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>				
Guava (20 ct x 3000)		270,000	283,500	297,675
<b>Total Sales (A)</b>		<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Less. Variable Expense</b>				
		-	-	-
<b>Total variable Expense (B)</b>		-	-	-
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Less. Fixed Expense</b>				
Fertilizer & Insect killer	3,000	36,000	36,000	36,000
Lease Payment	4,500	54,000	54,000	54,000
Mobile Bill	400	4,800	5040	5,670
Salary (self)	5,000	60,000	60,000	60,000
Transportation	1,000	12,000	12,600	13,230
Bank Charge	100	1,200	1200	1,200
Day Labor (8 x 300)	2,400	28,800	28,800	28,800
Entertainment	0	0	0	0
<b>Total Fixed Cost</b>	<b>16,400</b>	<b>196,800</b>	<b>197,640</b>	<b>198,900</b>
<b>Net Profit (E) [C-D]</b>		<b>73,200</b>	<b>85,860</b>	<b>98,775</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	73,200	85,860	98,775
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		53,200	65,860
	<b>Total Cash Inflow</b>	<b>123,200</b>	<b>139,060</b>	<b>164,635</b>
<b>2</b>	<b>Cash Outflow</b>			
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>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>53,200</b>	<b>119,060</b>	<b>144,635</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 2 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











# Family Picture

