

Proposed NU Business Name: M/S FATEMA MOMBATI KARKHANA



Project identification and prepared by: Md. Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AMINUL ISLAM MONDOL
Age	:	10-01-1986 (31 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	02 Doughter
No. of siblings:	:	02 Brother
Address	:	Vill: Amrail Modhopara P,O: Mohanpur , P.S:Mohanpur , Dist: Rajshahi
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. MAZEDA BEGUM
(iii) Father's name	:	MD. MOEZ UDDIN MONDOL
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 33 (Female), Member ID: 2431, Group No: 02 Member since: 1994-2008(14Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 10,000 Outstanding loan: Paid/=
(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..	:	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	:	10 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Pan Boroj, Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-251821
Mother's Contact No.	:	01713-704394
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MAZEDA BEGUM joined Grameen Bank since 14years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S FATEMA MOMBATI KARKHANA
Location	:	Amrail modho para, Mohanpur,Rajshahi
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 45,000/-(from existing business) 47% Required Investment BDT 50,000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 Scft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; Mom item. ▪Average 12% gain on sale. ▪The business is operating by entrepreneur. Existing 01 employees. After getting equity fund no employee will be appointed. ▪The shop is No Rent ▪Collects goods from Banesshor. ▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
MomItem	9,000	2,70,000	32,40,000
Total Sales (A)	9,000	2,70,000	32,40,000
Less. Variable Expense			
Mom Item	8,100	2,43,000	29,16,000
Total variable Expense (B)	8,100	2,43,000	29,16,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	3,24,000
Less. Fixed Expense			
Rent			
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		7,000	84,000
Transportation		1,000	12,000
Entertainment		300	3,600
Total fixed Cost (D)		14,000	1,68,000
Net Profit (E) [C-D]		13,000	1,56,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Mom Item	11,000	3,30,000	39,60,000	41,58,000	43,65,900
Total Sales (A)	11,000	3,30,000	39,60,000	41,58,000	43,65,900
Less. Variable Expense					
Mom Item	9,900	2,97,000	35,64,000	37,42,200	39,29,310
Total variable Expense (B)	9,900	2,97,000	35,64,000	37,42,200	39,29,310
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	3,96,000	4,15,800	4,36,590
Less. Fixed Expense					
Rent					
Electricity Bill		500	6,000	6,500	7,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	20,000	25,000
Medicine					
Salary (staff)		7,000	84,000	84,000	84,000
Entertainment		400	4,800	5,000	5,500
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		15,000	1,80,000	1,83,200	1,89,700
Net Profit (E) [C-D]		18,000	2,16,000	2,32,600	2,46,890
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,16,000	2,32,600	2,46,890
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,96,000	4,08,600
	Total Cash Inflow	2,66,000	4,28,600	6,55,490
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	20000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	1,96,000	4,08,600	6,35,490

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest











FAMILY PICTURE