

Proposed NU Business Name: **M/S MILON OTOS**



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Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MILON HOSSAIN
Age	:	02-02-19992(31 Years)
Education, till to date	:	Eight
Marital status	:	married
Children	:	01 son
No. of siblings:	:	04 Brother & 01 Sister
Address	:	Vill: Zorpukuria, P.O: Adamdighi, Thana: Adamdighi, 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	:	MST. MUNI BEGUM
(iii) Father's name	:	MD. KAMAL PK
(iv) GB member's info	:	Branch: Adamdighi, Centre # 41(Female), Member ID: 5135/1, Group No: 08 Member since: 02-01-2000(10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT:Nil
(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	:	07 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-523396
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adamdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MUNI BEGUM joined Grameen Bank since 10 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

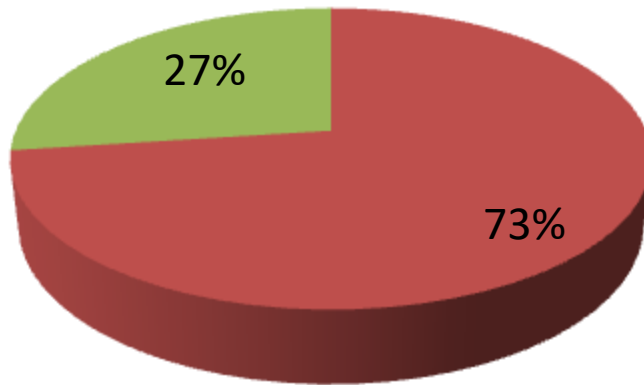
Business Name	:	M/S MILON OTOS
Location	:	Adamdighi, Bogra
Total Investment in BDT	:	BDT184,5 00/-
Financing	:	Self BDT 1,34,500/- (from existing business) 73% Required Investment BDT 50,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Bogra▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobel, Plag, Classer ter,Drampaper,	3,000	90000	1080000
Total Sales (A)	3,000	90000	1080000
Less Variable Expense			
	2100	63000	756000
Total variable Expense (B)	2,100	63000	756000
Contribution Margin (CM) [C=(A-B)]	900	27000	324000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		5,000	60000
Entertainment		200	2400
Genarator		100	1200
Mobile bill		200	2400
Total fixed cost (D)		12,500	150000
Net Profit (E)= [C-D]		14,500	174000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Moble	40	430	17,200	60	430	25800	420,000
Plag	30	150	4,500	60	150	9000	90,000
Class	40	20	8,00		0	0	5,000
Drampaper	15	120	1,800		0	0	20,000
Mobile Feeder	20	150	3,000	40	150	6000	2,500
Breah Shoe	10	200	2,000				
Air Filter	10	200	2,000				
Headlight Balp	10	200	2,000	0	0	10000	30,000
Balp	30	30	9,00				
Other						9200	9200
Security		0	100,000	0	0	0	80,000
Total	205	1,500	134,500	160	7,30	50,000	184,500

Source of Finance



- Entrepreneur's Contribution 134,500
- Investor's Investment 50,000
- Total 184,500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	4,000	120000	1440000	1512000	1587600
Total Sales (A)	4,000	120000	1440000	1512000	1587600
Less Variable Expense				0	0
	2800	84000	1008000	1058400	1111320
Total variable Expense (B)	2,800	84000	1008000	1058400	1111320
Contribution Margin (CM) [C=(A-B)]	1,200	36000	432000	453600	476280
Less Variable Expense					
Rent		1,000	12000	12600	13230
Electricity bill		500	6000	6300	6615
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Salary(Staff)		5000	60000	63000	66150
Entertainment		300	3600	3780	3969
Genator		100	1200	1260	1323
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		12,700	152400	160020	168021
Net Profit (E)= [C-D]		23,300	279600	293580	308259
Investment Payback			20,000	20,000	20,000

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	279600	293580	308259
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		259,600	533,180
	Total Cash Inflow	329,600	553,180	841,439
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
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	259,600	533180	821439

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 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;Adomdighi, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

