

Proposed NU Business Name: **MACHING CENTER**



Project identification and prepared by: Md. Majnu Hossen,
Sherpur Unit, Bogra

Project verified by: MD. Mozahar Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.HABIBUR RAHAMAN
Age	:	11/06/1984(33 Years)
Education, till to date	:	S.S.C.
Marital status	:	Married
Children	:	None
No. of siblings:	:	1 Brother,2Sisters
Address	:	Vill:KatabariyeaP.O:DemajaniP.SShajahanpur 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	:	
(iii) Father's name	:	MOST. LOTIFA BEGUM
(iv) GB member's info	:	MD.FOJLE RABBI DUDU Branch:Garidoh,Sherpur,Centre # 38(Female), Member ID: 7635/2, Group No: 11 Member since:20/07/2012 (5 Years)
Further Information:		
(v) Who pays GB loan installment	:	First loan: BDT4000 /- Existing Loan: BDT 30,000, Outstanding loan: 16572
(vi) Mobile lady	:	Father
(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	:	He has 7 experience in running business. He has not training.
Other Own/Family Sources of Income	:	Dairy farm.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-904154
Mother's Contact No.	:	01720-948207
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. LOTIFA BEGUM joined Grameen Bank since 5 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MACHING SENTER
Location	:	Katabariyea, Demjani, Sherpur.
Total Investment in BDT	:	BDT 792500 /-
Financing	:	Self BDT 742500/- (from existing business) 94% Required Investment BDT 50,000/- (as equity) 6 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 8 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Sherpu, Bogra▪ Agreed grace period is 3 months.

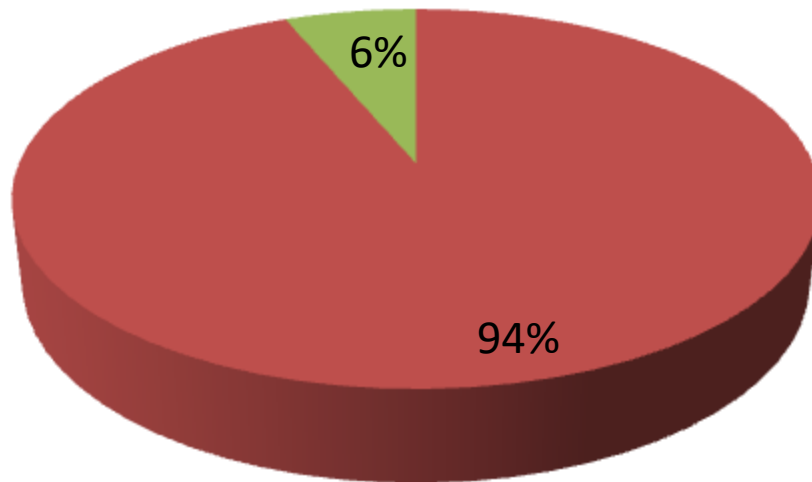
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Millk	7,000	210,000	2,520,000
Total Sales (A)	7,000	210,000	2,520,000
Less. Variable Expense			
Feed & Medicine	5,600	168,000	2,016,000
Total variable Expense (B)	5,600	168,000	2,016,000
Contribution Margin (CM) [C=(A-B)	1,400	42,000	504,000
Less. Fixed Expense			
House rant		10,000	120,000
Electricity Bill		1,500	18,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staf)		4,000	48,000
Entertainment		1,500	18,000
Guard		200	2,400
Generator		360	4,320
Mobile Bill		300	3,600
Total fixed Cost (D)		24,860	298,320
Net Profit (E) [C-D]		17,140	205,680

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Borka	250	750	187500	50	750	37500	225000
Three pich	300	850	255000	13	850	12500	277500
Security			300,000				300,000
Total	550		742,500	63		50,000	792,500

Source of Finance



■ Entrepreneur's Contribution
742,500

■ Investor's Investment
50,000

■ Total 792,500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Millk	10,000	300,000	3,600,000	3,780,000	3,969,000
Total Sales (A)	10,000	300,000	3,600,000	3,780,000	3,969,000
Less. Variable Expense					
Feed & Medicine	8,000	240,000	2,880,000	3,024,000	3,175,200
Total variable Expense (B)	8,000	240,000	2,880,000	3,024,000	3,175,200
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720,000	756,000	793,800
Less. Fixed Expense					
House rant		10000	120,000	120,000	120,000
Electricity Bill		1500	18,000	18,000	18,000
Transportation		2000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		4000	48,000	48,000	48,000
Entertainment		1500	18,000	18,000	18,000
Guard		200	2,400	2,400	2,400
Generator		360	4,320	4,320	4,320
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		24,860	298,320	298,320	298,320
Net Profit (E) [C-D]		35,140	421,680	457,680	495,480
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	421,680	457,680	495,480
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	401,680	839,360
	Total Cash Inflow	471,680	859,360	1,334,840
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	20,000	20,000
3	Net Cash Surplus	401,680	839,360	1,314,840

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 3 Others:0
Experience & Skill : 7 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

Pictures









FAMILY PICTURE

