

Proposed NU Business Name: **MAMUN SUTA GAR**



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Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MAMUN MAJI
Age	:	20-01-1985(32Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	02 daughter
No. of siblings:	:	02 Brothers 04 sisters
Address	:	Vill: Baro Rajdiya P.O ;pawoldiya P.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NUR BANU
(iii) Father's name	:	DEATH ROWSAN MAJI
(iv) GB member's info	:	Branch: Esapura, Centre # 05(Female), Member ID: 2530, Group No: 03 Member since:01-01-1988-1998(10Years) First loan: BDT 3,000/- Existing loan :20,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	01 years of business experience. : 01 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01790-886478
Family's Contact No.	:	01791933716
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NUR BANU joined Grameen Bank since 10 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAMUN SUTA GAR
Location	:	Sirajdikhan bazar, Munshigonj.
Total Investment in BDT	:	BDT 242,950/-
Financing	:	Self BDT 202,950/- (from existing business) 84% Required Investment BDT 40,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 18 ft= 540 square ft
Security of the shop	:	80,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; bag, mosari,sata etc.▪Average 30% gain on sales.▪The business is operating by entrepreneur.▪The sop is rented.▪Collects goods from Sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

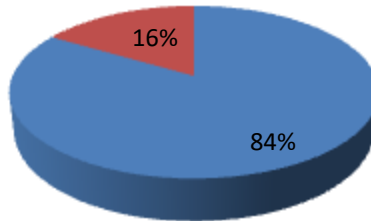
Particular	Daily	Monthly	Yearly
Revenue (sales)			
bag, mosari,sata etc.	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
bag, mosari,sata etc.	1,050	31,500	378,000
Total variable Expense (B)	1,050	31,500	378,000
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		300	3,600
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		100	1,200
Gird		100	1,200
Generator		0	0
Mobile bill		100	1,200
Total fixed Cost (D)		8,100	97,200
Net Profit (E) [C-D)		5,400	64,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
ledar bag	24	2400	57600		12	2400	28,800	86,400
school bag	25	850	21250		10	800	8,000	29,250
mosari	40	150	6000		40	150	6,000	12,000
suta	70	450	31500	other	0	0	2,000	33,500
sata	40	180	7200		2	0	0	7,200
balish	5	200	1000		0	0	0	1,000
parasut	100	80	8000		0	0	0	8,000
Security			80000			0	0	80,000
Total			202950			3350	40,000	242,950

Source of finance

■ Entrepreneur investment 202,950
 ■ Investore investment 40,000
 ■ Total investment 242,950



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
bag, mosari,sata etc.	2,000	60,000	720,000	756,000	793,800
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
bag, mosari,sata etc.	1,400	42,000	504,000	529,200	555,660
Total variable Expense (B)	1,400	42,000	504,000	529,200	555,660
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	3,780	3,969
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Gird		100	1,200	1,200	1,200
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,100	97,200	97,800	98,430
Net Profit (E) [C-D]		9,900	118,800	129,000	139,710
Investment Payback			16,000	16,000	16,000

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

<i>SI #</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	40,000		
1.2	Net Profit	118,800	129,000	139,710
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		102,800	215,800
	Total Cash Inflow	158,800	231,800	355,510
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	102,800	215,800	339,510

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 01 Years
Own Business :01
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



