

Proposed NU Business Name: **MONIR NAKSHA GHOR**

Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:ABDUL HAMID (MONIR)
Age	:	24-03-1994(25 Years)
Education, till to date	:	Class-Saven
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers
Address	:	Vill:Baur pathor, P.O:Porshuram, P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAYA AKTER
(iii) Father's name	:	MD:ABDUL MOTIN
(iv) GB member's info	:	Branch: Porshuram, Centre # 28(Female), Member ID:1886, Group No: 04 Member since: 03-03-2014-2017 First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 13,000/- Outstanding loan: 10000/-
(v) Who pays GB loan installment	:	Mother
(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	:	17years experience in running business. 02 Years
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01845709983
Mother's Contact No.	:	01859136036
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAYA AKTER joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

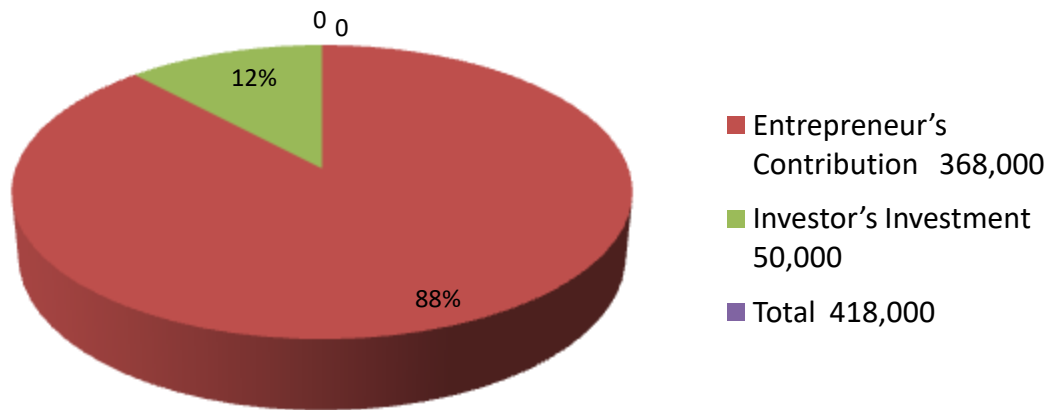
Proposed Nobin Udyokta Business Info

Business Name	:	MONIR NAKSHA GHOR
Location	:	Hospital mor ,Porshuram,Feni.
Total Investment in BDT	:	BDT 418,000/-
Financing	:	Self BDT 368,000(from existing business) 77% Required Investment BDT,50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft. = 200square ft
Security of the shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;khat,sofa,table,chair,wardrop,others.. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing 04 employee. ▪He is doing his business in renting place. ▪Collects goods from Parshuram. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
khat,shofa,table,chair,dainingtable,others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
khat,shofa,table,chair,dainingtable,others	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		1600	19200
Electric Bill		300	3600
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		12000	144000
Entertainment		100	1200
Guard		100	1200
Generator		150	1800
Mobile Bill		200	2400
Total Fixed Cost (D)		19650	235800
Net Profit (E)= [C-D]		4350	52200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
khat	6	25,000	150,000			0	150,000
shofa	2	25,000	50,000			0	50,000
table	2	10,000	20,000			0	20,000
chair	6	3,000	18,000			0	18,000
daining table	2	15,000	30,000			0	30,000
weardrop	2	25,000	50,000			0	50,000
wood	0	0	0			50,000	50,000
others			20,000			0	20,000
security			30,000			0	30,000
			0			0	0
Total	20	103000	368,000	0	0	50,000	418,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
khat,shofa,table,chair,dainingtable,others	4500	135000	1620000	1701000	1786050
0	0	0	0	0	0
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
khat,shofa,table,chair,dainingtable,others	3600	108000	1296000	1360800	1428840
Total Variable Expense	3600	108000	1296000	1360800	1428840
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		1600	19200	19200	19200
Electric Bill		300	3600	3900	4200
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		12000	144000	144000	144000
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		19650	234000	234520	235046
Net Profit (E)= [C-D]		7350	88200	92610	97241
Investment Pay Back			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	88,200	92610	97241
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68200	140810
	Total Cash Inflow	138,200	160,810	238,051
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	68,200	140,810	218,051

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Hospital
mor,Parshuram,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

















FAMILY PICTURE

