

Proposed NU Business Name: **MAMUN GORU KHAMAR**



Project identification and prepared by: MD.ANISAR RAHMAN
Parshuram,Feni.

Project verified by: Shusanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL MAMUN
Age	:	01-03-1985(32 Years)
Education, till to date	:	Class-SSC
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	01 Sister
Address	:	Vill:Janggal ghona, P.O:Shaldhor, 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	:	NURZHAN AKTER
(iii) Father's name	:	NURUL KORIM
(iv) GB member's info	:	Branch: Porshuram, Centre # 38(Female), Member ID:2516/1, Group No: 03 Member since: 02-01-2009-2017(08Years) First loan: BDT 3,000/- Existing loan: BDT 20,000/- Outstanding loan:10,000/-
Further Information:		
(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	:	01years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01849845353
Mother's Contact No.	:	01843676521
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURZAHAN AKTER joined Grameen Bank since 08 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

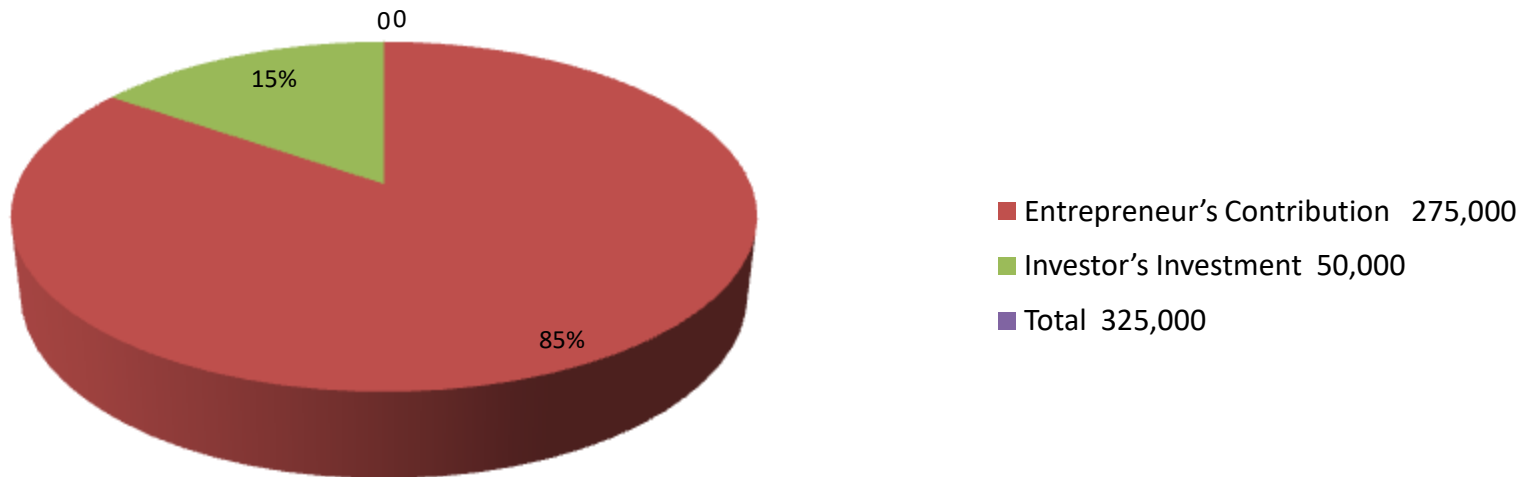
Proposed Nobin Udyokta Business Info

Business Name	:	MAMUN GORU KHAMAR
Location	:	Nodir par,janggolghona,shaldhor bazar, ,Porshuram,Feni.
Total Investment in BDT	:	BDT 325,000/-
Financing	:	Self BDT 275000(from existing business) 85% Required Investment BDT,50,000(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	
Security of the shop	:	No
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Cows,others..▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Porshuram.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
cows,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
cows,others	1800	54000	648000
Total Variable Expense	1800	54000	648000
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		0	0
Salary (Self)		3000	36000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		0	0
Total Fixed Cost (D)		3000	36000
Net Profit (E)= [C-D]		33000	396000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
aray goru	2	0	100,000			0	100,000
gavi	2	0	120,000			0	120,000
bachur	2		55,000			0	55,000
goru motataja koron	0	0	0			50,000	50,000
	0	0	0			0	0
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	6	0	275,000	0	0	50,000	325,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
cows,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	1600	48000	576000	604800	635040
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		0	0	0	0
Salary (Self)		3000	36000	36000	36000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		0	0	100	200
Total Fixed Cost (D)		3000	36000	36400	36800
Net Profit (E)= [C-D]		45000	540000	567000	595350
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	540,000	567000	595350
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		520000	1067000
	Total Cash Inflow	590,000	1,087,000	1,662,350
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	520,000	1,067,000	1,642,350

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Nodir
par,jonggolghona,shaldhor
bazar,Parshuram,Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

