

Proposed NU Business Name: Abdul Majid Mottso Khamar



Project identification and prepared by: Md. Matiur Rahman,
Dhumat Unit, Bogra

Project verified by: Md. Mojaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Abdul Majid
Age	:	15-07-1988 (29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Charpara, P.O: Kantanagar, P.S: Dhunat , 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	:	Most. Rashida Khatun
(iii) Father's name	:	Md. Delwar Hossain
(iv) GB member's info	:	Branch: Alangi Centre # 11 (Female), Member ID: 1864, Group No: 05 Member since: 20-05-2002 (15Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 360,000/- Outstanding loan: BDT 28832/-
(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	:	12 years experience in running business He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01734936590
Mother's Contact No.	:	01711417987
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Rashida Khatun joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

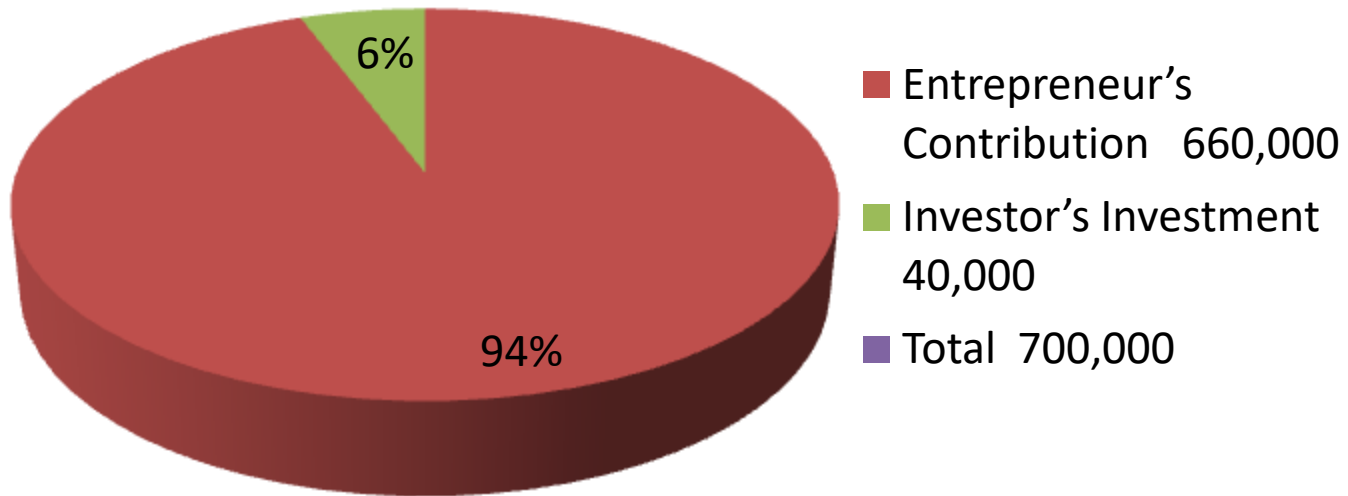
Business Name	:	Abdul Majid Mottso Khamar
Location	:	Charpara,Kantanagar, Dhunat,Bogra
Total Investment in BDT	:	BDT .700000
Financing	:	Self BDT 660000(from existing business) 94% Required Investment BDT 40,000(as equity) 6%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40ft x 20ft= 800 square ft
Security of the shop	:	Nill
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fish▪Average 40% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Sherpur .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish		100,000	1,200,000
Total Sales (A)		100,000	1,200,000
Less. Variable Expense			
Fish		40,000	480,000
Total variable Expense (B)	0	60,000	480,000
Contribution Margin (CM) [C=(A-B)]	0	40,000	720,000
Less. Fixed Expense			
House rant			0
Electricity Bill		-	0
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staf)		14,000	168,000
Entertainment		200	2,400
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		20,500	246,000
Net Profit (E) [C-D]		19,500	474,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mregel	60,000		60,000
Shing	30,000		30,000
magur	10,000	0	10,000
security	390,000	0	390,000
Food and Medicine	170,000	40,000	210,000
Total	660,000	40,000	700,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Fish		100,000	1,200,000	1,260,000	1,323,000
Total Sales (A)	0	100,000	1,200,000	1,260,000	1,323,000
Less. Variable Expense	0				
Fish		40,000	480,000	504,000	529,200
Total variable Expense (B)	0	40,000	480,000	504,000	529,200
Contribution Margin (CM) [C=(A-B)]	0	60,000	720,000	756,000	793,800
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		0	0	0	0
Transportation		1000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		14000	168,000	168,000	168,000
Entertainment		200	2,400	2,400	2,400
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		20,500	246,000	246,000	246,000
Net Profit (E) [C-D]		39,500	474,000	510,000	547,800
Investment Payback			16,000	16,000	16,000

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	660,000		
1.2	Net Profit	474,000	510,000	547,800
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		1,078,000	1,572,000
	Total Cash Inflow	1,134,000	1,588,000	2,119,800
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	1,078,000	1,572,000	2,103,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :15 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

