

Proposed NU Business Name: **MOKKA MODINA ATOUR HOUSE & COSMATICS**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHAMIM SIDDK
Age	:	12-10-1998(19 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	-
No. of siblings:	:	04 Brother
Address	:	Vill: Santahar Post Office Para P.O: Santahar,Thana: Adomdighi,Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SHAKILA KHATUN
(iii) Father's name	:	Late.ABDUR ROSHID
(iv) GB member's info	:	Branch: Santahar Sakha , Centre # 24 (Female), Member ID: 3010, Group No: 05 Member since: 01-02-2006 (10 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: 18,240/-
(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	:	03 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01789-113795
Mother's Contact No.	:	01925-727091
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAKILA KHATUN joined Grameen Bank since 10 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	:	MOKKA MODINA ATOUR HOUSE & COSMATICS
Location	:	Santahar,Adomdighi,Bogra
Total Investment in BDT	:	BDT 224,000/-
Financing	:	Self BDT 184,000/-(from existing business) 82% Required Investment BDT 40,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5 ft x 5 ft= 25 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Adomdighi, Bogra▪Agreed grace period is 3 months.

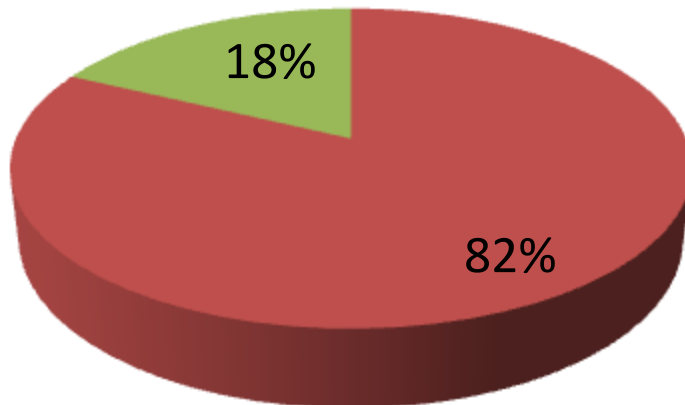
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	4,000	120000	1440000
Total Sales (A)	4,000	120000	1440000
Less Variable Expense			
	3600	108000	1296000
Total variable Expense (B)	3,600	108000	1296000
Contribution Margin (CM) [C=(A-B)	400	12000	144000
Less Variable Expense			
Rent		0	0
Electricity bill		500	6000
Transportation		100	1200
Salary (self)		5000	60000
Guard		100	1200
Salary(Staff)		0	0
Entertainment		100	1200
Genarator		100	1200
Mobile bill		100	1200
Total fixed cost (D)		6,000	72000
Net Profit (E)= [C-D]		6,000	72000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Loson	300	310	93,000				93,000
Body Espra	50	400	20,000	100	400	40,000	60,000
Room Espra	30	200	6,000				6,000
Oil	100	300	30,000				30,000
Sno	50	300	15,000				15,000
Others			20,000				20,000
Total			184,000				224,000

Source of Finance



- Entrepreneur's Contribution
184,000
- Investor's Investment 40,000
- Total 224,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	5,000	150000	1800000	1890000	1984500
Total Sales (A)	5,000	150000	1800000	1890000	1984500
Less Variable Expense				0	0
	4,500	135000	1620000	1701000	1786050
Total variable Expense (B)	4,500	135000	1620000	1701000	1786050
Contribution Margin (CM) [C=(A-B)	500	15000	180000	189000	198450
Less Variable Expense				0	0
Rent		0	0	0	0
Electricity bill		500	6000	6300	6615
Transportation		100	1200	1260	1323
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		100	1200	1260	1323
Entertainment		100	1200	1260	1323
Genator		100	1200	1260	1323
Mobile bill		200	2400	2520	2646
Total fixed cost (D)		6,100	73200	76860	80703
Net Profit (E)= [C-D]		8,900	106800	112140	117747
Investment Payback			16,000	16,000	16,000

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

SR#	<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	106800	112140	117747
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		90,800	186,940
	Total Cash Inflow	146,800	202,940	304,687
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	16000	16,000
3	Net Cash Surplus	90,800	186940	288687

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

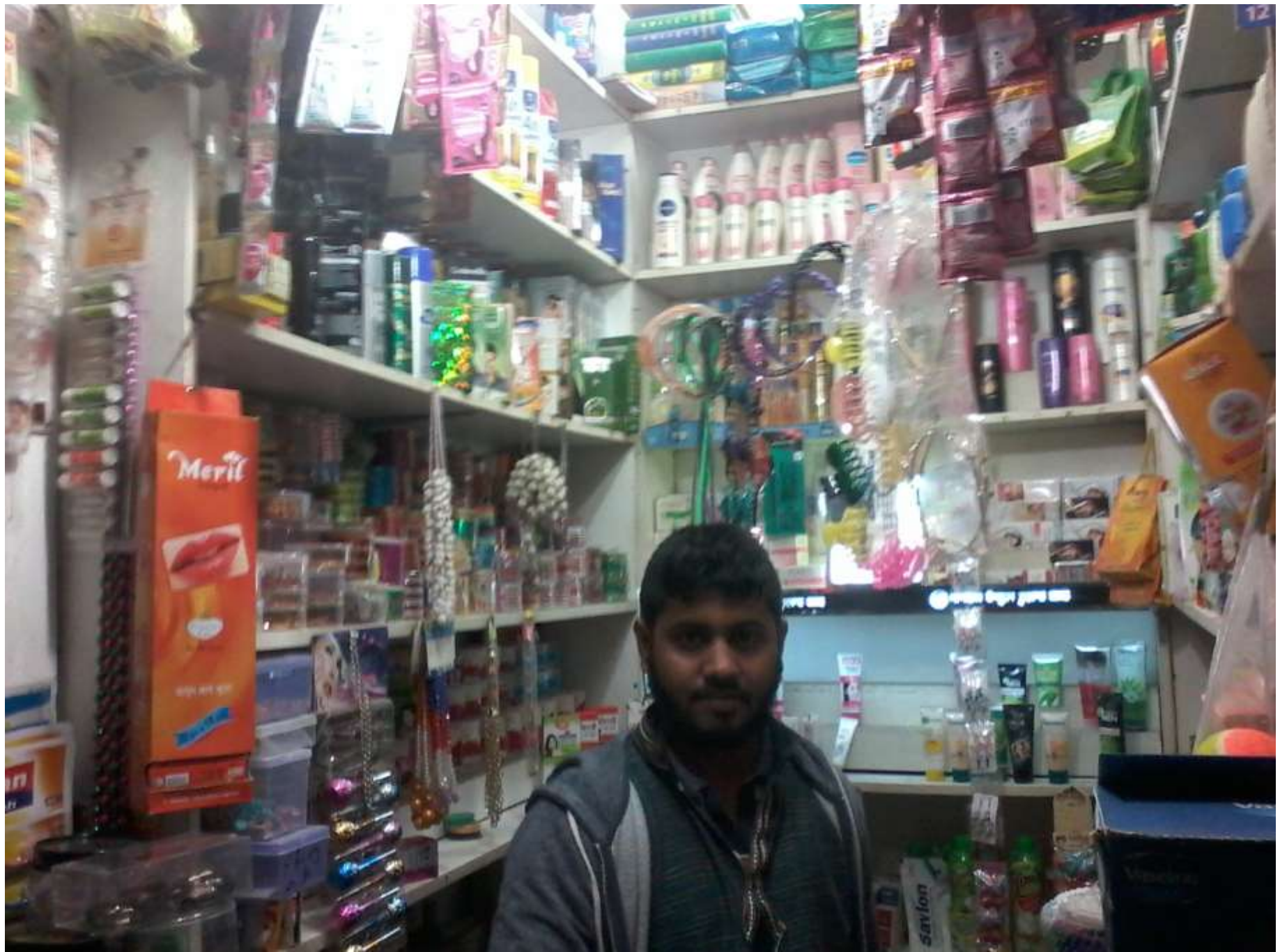
Huge demand in the community
Location of shop; Santahar,Adomdighi,Bogra
Regular customers;

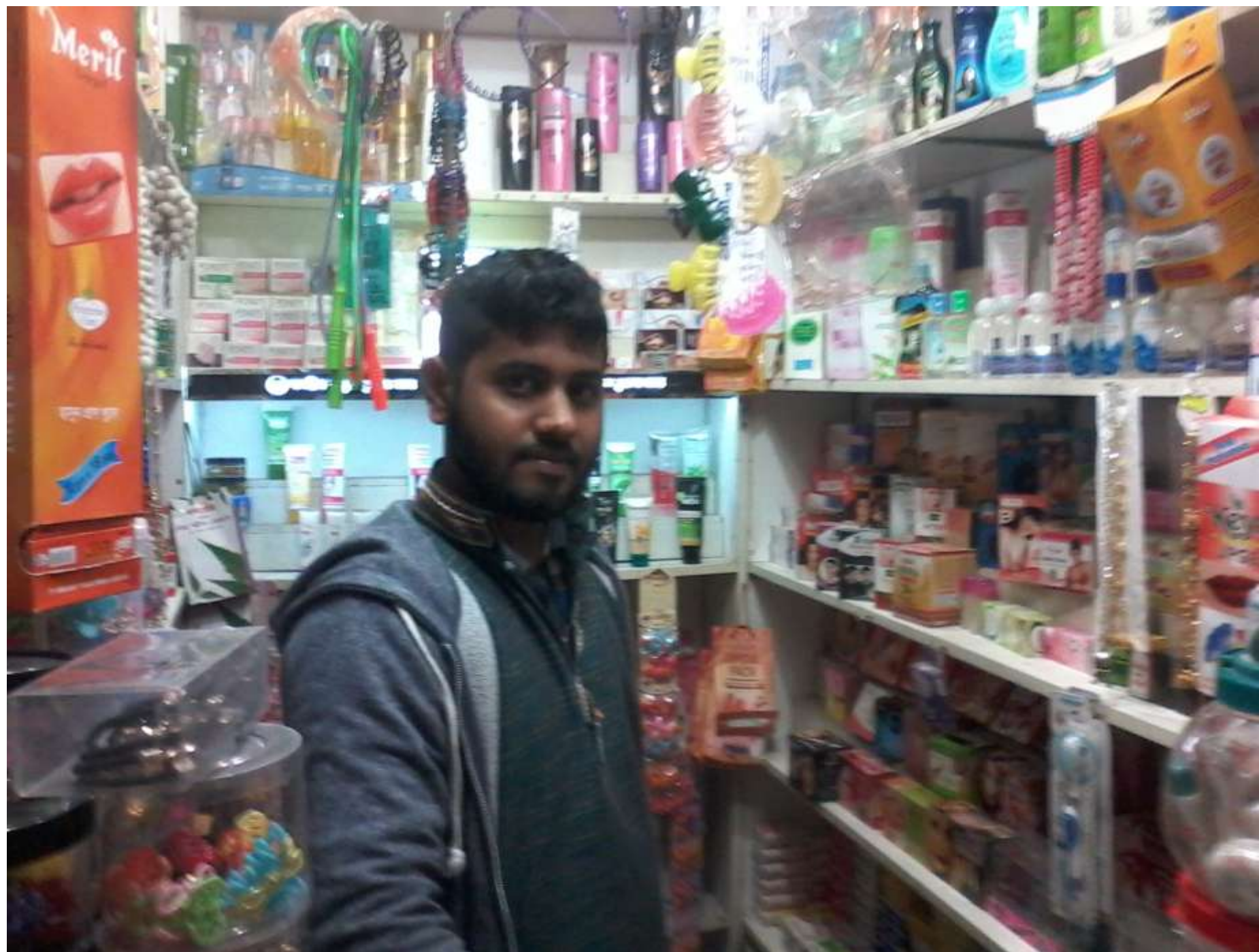
THREATS

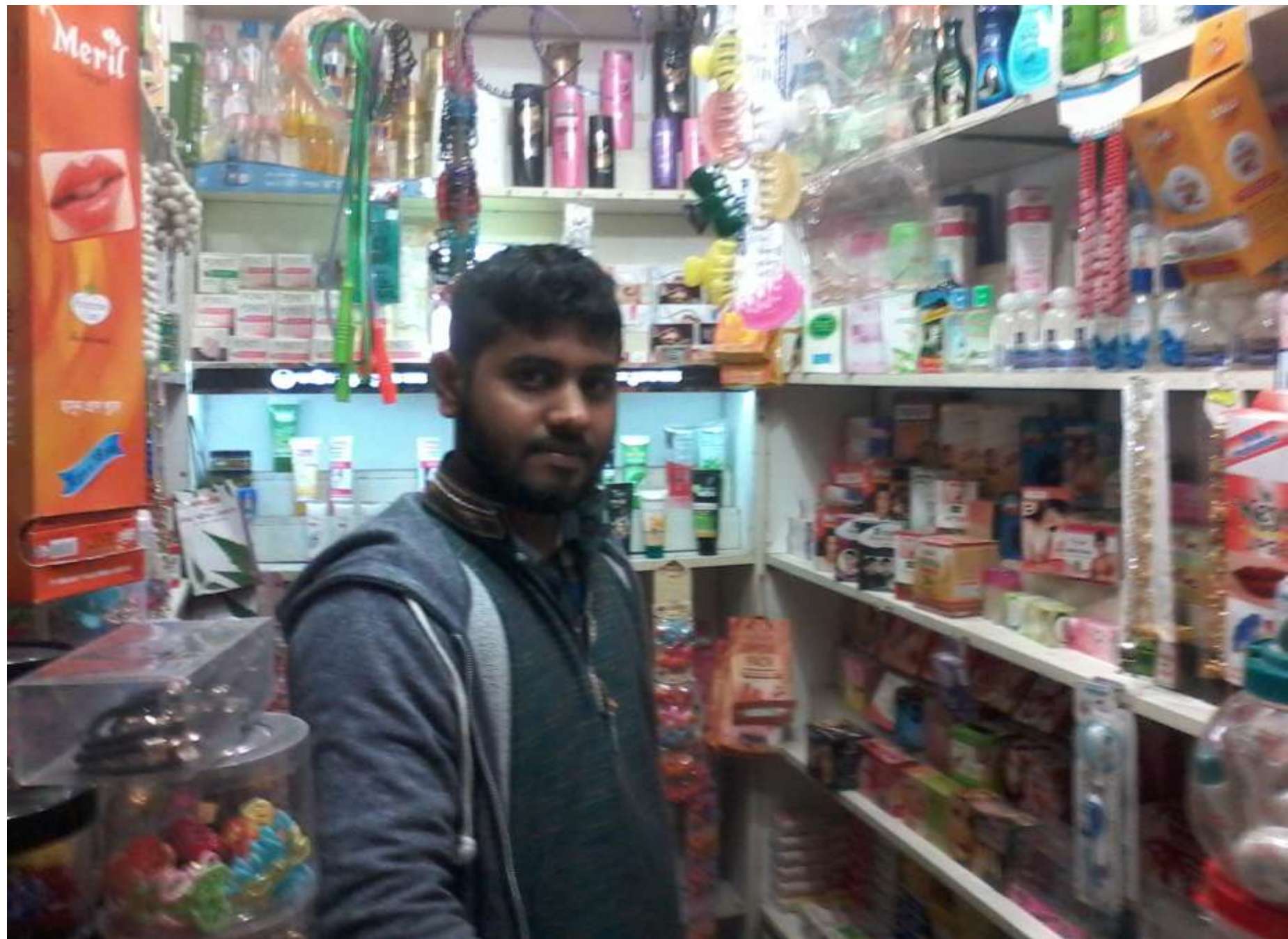
Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

