

Proposed NU Business Name: **JAM MOSO KHAMAR**



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Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAM BABU
Age	:	09-10-1995(23 Years)
Education, till to date	:	Class: Five
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	02 Brothers, 01 Sister
Address	:	Vill: Shiyalson, P.O: Adomdighi, Thana: Adomdighi, 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	:	MST. JOSNA BANU
(iii) Father's name	:	MD. UNUS ALI MIA
(iv) GB member's info	:	Branch: Adomdighi , Centre # 74/ (Female), Member ID: 8848, Group No: 12 Member since: 02-03-2008 (10Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT: 20,000 Outstanding loan: BDT: 19,120/-
(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	:	08 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-962833
Mother's Contact No.	:	01772-424765
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JOSNA BANU joined Grameen Bank since 10 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JAM MOSO KHAMAR
Location	:	Shiyalson, Adomdighi, Bogra
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 170,000/-(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	:	0 ft x 0 ft= 50(Sotok)square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fish,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.

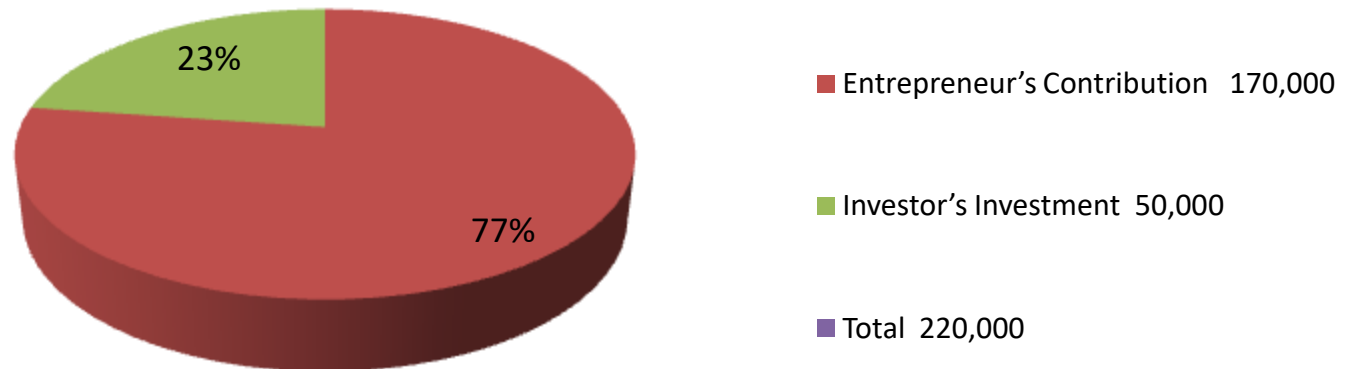
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
	30,000	360,000
Total Sales (A)	30,000	360,000
Less Variable Expense		0
	18,000	216,000
Total variable Expense (B)	18,000	216,000
Contribution Margin (CM) [C=(A-B)]	12,000	144,000
Less Variable Expense		0
Rent	0	0
Electricity bill	500	6,000
Transportation	500	6,000
Salary (self)	5,000	60,000
Salary (staf)	0	0
Entertainment	100	1,200
Guard	0	0
Genareter	0	0
Mobile bill	100	1,200
Total fixed cost (D)	6,200	74,400
Net Profit (E)= [C-D]	5,800	69,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Magur	100	10	10,000	100	10	10,000	20,000
Bata	20 Kg	100	2,000				2,000
Rui	200 P	150	30,000	200	150	30,000	60,000
Talapiya	400 P	100	40,000	100	100	10,000	50,000
Golsha	1500 p	1	15,000				15,000
Shing	25,000 p	1	25,000				25,000
Feed	40 Bosta	1200	48,000				48,000
Total			170,000			50,000	220,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
	35,000	420,000	441,000	463,050
Total Sales (A)	35,000	420,000	441,000	463,050
Less. Variable Expense	0	0	0	0
	21,000	252,000	264,600	277,830
Total variable Expense (B)	21,000	252,000	264,600	277,830
Contribution Margin (CM) [C=(A-B)]				
	14,000	168,000	176,400	185,220
Less. Fixed Expense				
Rent	0	0	0	0
Transportation	1,000	12,000	12,600	13,230
Electricity bill	500	6,000	6,300	6,615
Guard	0	0	0	0
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	0	0	0	0
Genareter	0	0	0	0
Entertainment	200	2,400	2,520	2,646
Guard	0	0	0	0
Mobile Bill	300	3,600	3,780	3,969
Total Fixed Cost	7000	84,000	88,200	92,610
Net Profit (E) [C-D]	7,000	84,000	88,200	92,610
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	84,000	88,200	92,610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64,000	132,200
	Total Cash Inflow	134,000	152,200	224,810
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	64,000	132200	204810

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

