

Proposed NU Business Name: MA MODSO KHAMAR



Project identification and prepared by: Md. Sohel Rana, Tahirpur
Unit, Rajshahi

Project verified by: Md. Mijan Patoary

3/27/2018



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. ZILLUR RAHMAN
Age	:	12-12-1995(22Years)
Education, till to date	:	Honors running
Marital status	:	Un Married
Children	:	No
No. of siblings:	:	no
Address	:	Vill: alipur,P.O: belgoria,P.S: durgapur, Dist: Rajshahi
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. MOTIJAN BEGUM
(iii) Father's name	:	MD. MOHAMMOD ALI
(iv) GB member's info	:	Branch: Nowpara, Centre # 45(Female), Member ID: 4486/1 Group No: 04 Member since: 04/10/2012 First loan: BDT -5000
Further Information:		Existing Loan: BDT 50,000 Outstanding loan: 48867
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Kola bebsa
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01761135255
Father's Contact No.	:	01755373352
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOTIJAN BEGUM joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MA MODSO KHAMAR
Location	:	Alipur, belghria, durgapur, Rajshahi
Total Investment in BDT	:	BDT 240,000
Financing	:	Self BDT 160,000-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	8 bigha
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales		40,000	480000
Total Sales (A)		40,000	480000
Less. Variable Expense		0	
sales of product		10,000	120000
Total variable Expense (B)		10,000	120000
Contribution Margin (CM) [C=(A-B)]		30,000	360000
Less. Fixed Expense			
Rent			
Electricity Bill			
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			
Transportation		700	8,400
food		10000	120,000
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		16,000	192,000
Net Profit (E) [C-D]		14,000	168,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
silver	500	120	60,000			30000	90,000
mregel	100	120	12,000			20000	32,000
katla	300	200	20,000				8,000
rui	500	100	50,000				50,000
glass curp	50		8,000				8,000
blard curp	50		10,000				10,000
silver						20000	20,000
katla						20000	20,000
food						40000	40,000
Total	1500	540	160000			130000	278000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales		42000	504000	529200	555660
Total Sales (A)		42000	504000	529200	555660
Less. Variable Expense		0	0	0	0
sales of product		12000	144000	151200	158760
Total variable Expense (B)		12000	144000	151200	158760
Contribution Margin (CM) [C=(A-B)]		30000	360000	378000	396900
Less. Fixed Expense					
Rent					
Electricity Bill					
Mobile Bill		300	3600	3800	4000
Salary (self)		5000	60000	60000	60000
Transportation		700	8400	8600	8800
Entertainment					
food		10000	120000	122000	124000
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		16000	192100	194500	196900
Net Profit (E) [C-D]		14000	167900	183500	200000
Profit					

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	167900	183500	200000
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		134567	298067
	Total Cash Inflow	247,900	318067	498067
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	33,333	20000	20000
	Total Cash Outflow	113,333	20000	20000
3	Net Cash Surplus	134,567	298067	478067

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: alipur,
belghoria,durgapurRajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

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Family Picture

