

# Proposed NU Business Name: MA SONTANYER SOPNYER KHAMAR.



Project identification and prepared by: MD.MOKTER,  
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Project verified by: MD.MIJANUR RAHMAN PATOWARY.



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.PARVEZ MOSARRUF</b>
Age	:	04/06/1995(22 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried.
Children	:	N/A
No. of siblings:	:	1 Brother,2 Sisters.
Address	:	Vill: Jotravon, P.O: Damkora, P.S:paba, 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	:	<b>MST.PARUL BEGUM</b>
(iii) Father's name	:	<b>LATE.MOIJUL ISLAM</b>
(iv) GB member's info	:	Branch: Damkora paba,Centre # 34(Female), Member ID: 7402/4, Group No: 17. Member since:10/06/12 to Running ( 5 Years.) First loan: BDT 5,000
Further Information:		Existing Loan: BDT-4,000.Outstanding loan:-3648/=
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01754464766
Mother's Contact No.	:	01839190645.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.PARUL BEGUM.**joined Grameen Bank since 5 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA SONTANYER SOPNYER KHAMAR.</b>
Location	:	Jotrabon,damkora,pava.
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity)31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 15ft=150 square ft.
Security of the shop	:	NO.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Cow.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The farm is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

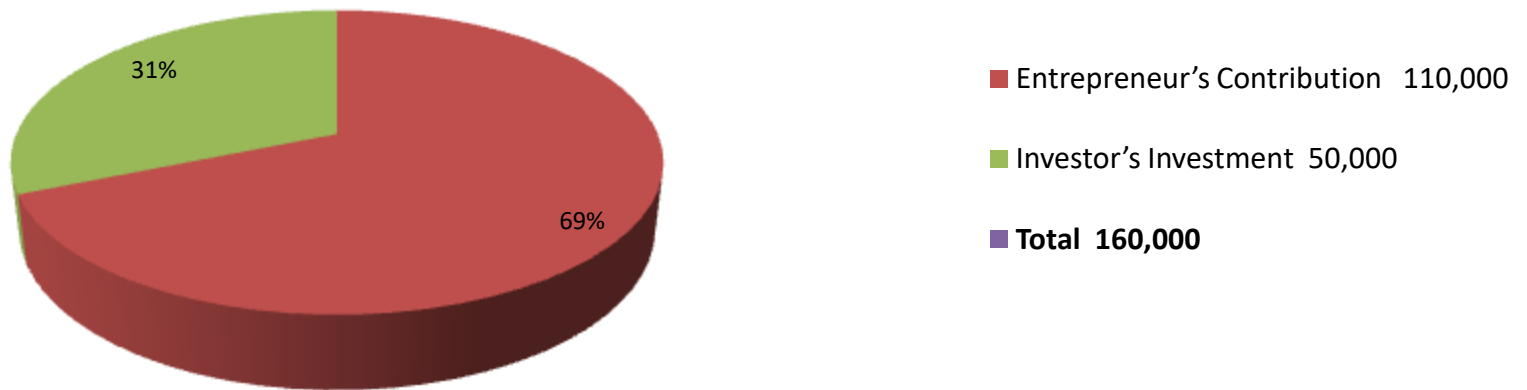
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Sales	3,333	99,990	1,199,880
<b>Total Sales (A)</b>	<b>3,333</b>	<b>99,990</b>	<b>1,199,880</b>
<b>Less. Variable Expense</b>			
Product cost	2,667	80,010	960,120
<b>Total variable Expense (B)</b>	<b>2,667</b>	<b>80,010</b>	<b>960,120</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>666</b>	<b>19,980</b>	<b>239,760</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		200	2,400
Transportation		100	1,200
Salary (self)		5,000	60,000
Entertainment		100	1,200
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>5,700</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>14,280</b>	<b>171,360</b>

# Investment Breakdown

Particulars	Existing	Proposed	Total
Cow & ox	110,000		110,000
Cow		50000	50000
total	110,000	50,000	160,000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Sale	4,167	125,010	1,500,120	1,575,126	1,653,882
<b>Total Sales (A)</b>	<b>4,167</b>	<b>125,010</b>	<b>1,500,120</b>	<b>1,575,126</b>	<b>1,653,882</b>
<b>Less. Variable Expense</b>					
Product cost	3,333	99,990	1,199,880	1,259,874	1,322,868
<b>Total variable Expense (B)</b>	<b>3,333</b>	<b>99,990</b>	<b>1,199,880</b>	<b>1,259,874</b>	<b>1,322,868</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>834</b>	<b>25,020</b>	<b>300,240</b>	<b>315,252</b>	<b>331,015</b>
<b>Less. Fixed Expense</b>					
House rant		-	0	0	0
Electricity Bill		200	2,400	2,400	2,400
Transportation		100	1,200	1,200	1,200
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>5,700</b>	<b>68,400</b>	<b>68,400</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>19,320</b>	<b>231,840</b>	<b>246,852</b>	<b>262,615</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	231,840	246,852	262,615
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		211,840	438,692
	<b>Total Cash Inflow</b>	<b>281,840</b>	<b>458,692</b>	<b>701,307</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>211,840</b>	<b>438,692</b>	<b>681,307</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; -Jotrabon,Damkora,pava.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest





# FAMILY PICTURE

