

## Proposed NU Business Name: **MOZAFFOR CLASSICAL R BANSHI**



Project identification and prepared by: Md. Hafijur Rahman,  
Mawna Unit, Gazipur

Project verified by: MD. Rafiqul Islam



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

Name	:	<b>MOFAZZAL MONDOL</b>
Age	:	01-02-1989 (27 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Sister & 2 Brothers
Address	:	Vill: Gararon, P.O: Sreepur, P.S: Sreepur, Dist: Gazipur
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>SHELINA</b>
(iii) Father's name	:	<b>MOZAFOR MONDOL</b>
(iv) GB member's info	:	Branch: Tengra Sreepur, Centre # 73(Female), Member ID: 7282, Group No: 05 Member since: 24-04-2006 (10Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 55,000, Outstanding loan: BDT 39,380/-
(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 hand training from his father.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01928-355288
Mother's Contact No.	:	01727-308047
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHELINA** joined Grameen Bank since 10 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOZAFFOR CLASSICAL R BANSHI</b>
Location	:	Gararon Mondol Bari, Sreepur
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/-(from existing business) 37% Required Investment BDT 50,000/-(as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 20 ft= 800 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪Manufacturer of flute.</li> <li>▪A labor can make 40 flute in a day and per production labor cost is BDT 5.</li> <li>▪Four flute can be produce from a bamboo.</li> <li>▪The business is operating by entrepreneur. Existing 2 artisans.</li> <li>▪One artisans will be appointed after getting equity fund.</li> <li>▪The business place is owned.</li> <li>▪Collects goods from Chittagong, Noyapara.</li> <li>▪Supply of production is in the area of Dhaka, Rajshahi, Chittagong, London, India.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

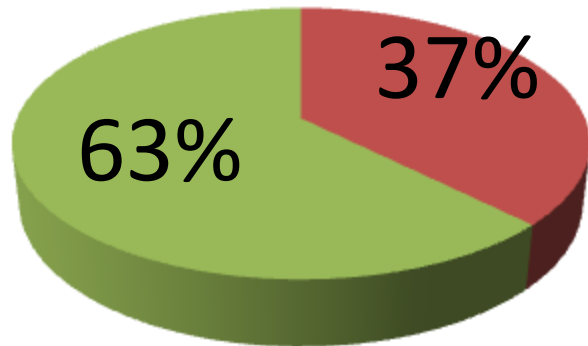
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Flute (1000 x 40)	40,000	480,000
<b>Total Sales (A)</b>	<b>40,000</b>	<b>480,000</b>
<b>Less. Variable Expense</b>		
Flute (1000 x 22)	22,000	264,000
<b>Total variable Expense (B)</b>	<b>22,000</b>	<b>264,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	100	1,200
Mobile Bill	1,000	12,000
Salary (self)	5,000	60,000
Transportation	2,000	24,000
Entertainment	500	6,000
Salary (staff) (2)	5,000	60,000
<b>Total fixed Cost (D)</b>	<b>13,600</b>	<b>163,200</b>
<b>Net Profit (E) [C-D]</b>	<b>4,400</b>	<b>52,800</b>

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Flute	250	40	10,000	0	0	0	10,000
Bamboo	400	50	20,000	1000	50	50,000	70,000
<b>Total</b>	<b>650</b>		<b>30,000</b>	<b>1,000</b>		<b>50,000</b>	<b>80,000</b>

## Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 50,000
- Total 80,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Flute (1500 x 40)	60,000	720,000	756,000
<b>Total Sales (A)</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>
<b>Less. Variable Expense</b>			
Flute (1500 x 22)	33,000	396,000	415,800
<b>Total variable Expense (B)</b>	<b>33,000</b>	<b>396,000</b>	<b>415,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>
<b>Less. Fixed Expense</b>			
Electricity Bill	100	1,200	1,500
Mobile Bill	1,100	13,200	14,000
Salary (self)	5,000	60,000	60,000
Transportation	3,000	36,000	38,000
Entertainment	500	6,000	7,000
Salary (staff) (3)	7,500	90,000	90,000
<b>Total Fixed Cost</b>	<b>17,200</b>	<b>206,400</b>	<b>210,500</b>
<b>Net Profit (E) [C-D]</b>	<b>9,800</b>	<b>117,600</b>	<b>129,700</b>
<b>Investment Payback</b>		<b>30,000</b>	<b>30,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	117,600	129,700
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		87,600
	<b>Total Cash Inflow</b>	<b>167,600</b>	<b>217,300</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>87,600</b>	<b>187,300</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand  
Regular customers;

## **T**HREATS

Theft  
Political unrest

Pictures











GRP POWER





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোফাজ্জল মন্ডল  
Name: MOFAZZAL MONDAL

পিতা: মোজাফর মন্ডল

মাতা: শেলিনা

Date of Birth: 01 Feb 1989

ID NO: 3318621362898

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: গাড়ারন, গাড়ারন, ডাকঘর: শ্রীপুর - ১৭৪০, শ্রীপুর, গাজীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১০/০৬/২০০৮



## ଅନ୍ତରାଳ ପତ୍ର

ଆମି ମୋହନୀର ଶତ୍ରୁଳ ଗ୍ରାମଃ ଗାଡ଼ାଡ଼ନ ମୋ: ଶ୍ରୀପୁର,  
ଶ୍ରୀପୁର, ଗାଡ଼ୀପୁର ଏବଂ ଶ୍ରୀମତୀ ବାମନା । ଆମାର ପୁତ୍ର  
ମୋହନୀର ଶତ୍ରୁଳ ଆମାର ଶ୍ରୀମତୀ ଉପାସନା ସାଧିବ  
କାରଣମାନା ନିମ୍ନେ ଦେଖ ୦୧-୦୮-୨୦୨୬; ଉପରିସ  
ହୁଏତେ ଆମାମୀ ୦୧ ବର୍ଷରେ ଦେଖି ଅନୁମତି ନିଳାମ  
ଏତେ ଆମାର ଏବଂ ଆମାର ପାରିବାତ୍ତେ ଦେଖ ନାମି  
ହାକିମତ ନା । ଉକ୍ତ ମାମଲେର ପୁତ୍ର' ଏହାନ ଶ୍ରେଣ୍ଡେ  
ଆମି ତାଙ୍କୁ ଡିଭାଇନ କରାବୋ ନା ।

ସ୍ୱାକ୍ଷର: ମୋ: ମୋହନୀର ଶତ୍ରୁଳ

# FAMILY PICTURE

