

Proposed NU Business Name: MILON BEEZ VANDAR AND ELECTRIC



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MILON HOSSEN
Age	:	10-10-1987(29Years)
Education, till to date	:	MSS
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Dhopapara, P.O: Dhopapara, P.S: Puthia Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. ASIA BEGUM
(iii) Father's name	:	Late . SOYOB ALI
(iv) GB member's info	:	Branch: Zeupara , Puthia , Centre # 26 (Female), Member ID: 5341/1, Group No: 11 Member since: 2007 (10Years) First loan: BDT -8,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 20,000
(v) Who pays GB loan installment	:	Self
(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	:	12 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.	:	01731-292052
Wife's Contact No.	:	01768-899454
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ASIA BEGUM joined Grameen Bank since 10 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MILON BEEZ VANDAR AND ELECTRIC
Location	:	Dhopapara , Puthia, Rajshahi .
Total Investment in BDT	:	BDT 147,000/-
Financing	:	Self BDT 97,000/--(from existing business) 66% Required Investment BDT 50,000/--(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft = 120 square ft
Security of the shop	:	BDT - 47,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

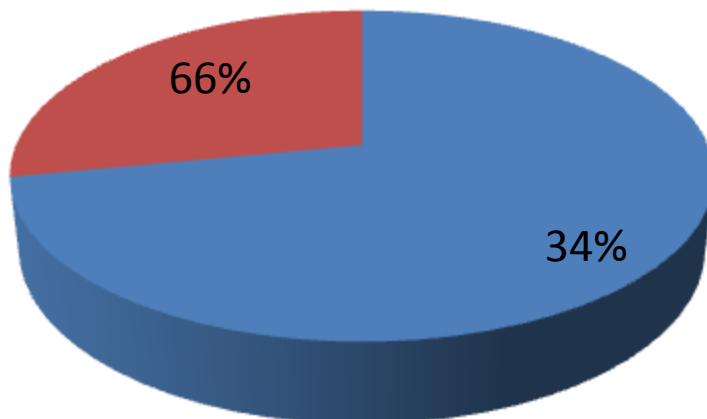
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,500	105,000	1260,000
Total Sales (A)	3,500	105,000	1260,000
Less. Variable Expense			
Grocery Item	3,150	94,500	1134,000
Total variable Expense (B)	3,150	94,500	1134,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		500	6,000
Electricity bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		120	1,440
Generator		-	-
Bank Charge		100	1,200
Mobile		300	3,600
Total fixed Cost (D)		7,020	84,240
Net Profit (E) [C-D]		3,480	41,760

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Seeds	20,000	50,000	70,000
Flower (3x850)	2,550		2,550
Cosmetics	5,000		5,000
Electronics	10,000		10,000
Detergent (5x450)	2,250		2,250
Stationary	4,000		4,000
Shampoo	2,000		2,000
Others	4,200		4,200
Security	47,000		47,000
Total	97,000	50,000	147,000

Source of Finance



■ Intreprenneur's Contibution 97,000

■ Investor's Invesment 50,000

■ Total 147,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery Item	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Grocery Item	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity bill		400	4,800	5,040	5,292
Transportation		600	7,200	7,560	7,938
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		-	-	-	-
Entertainment		300	3,600	3,780	3,969
Guard		120	1,440	1,440	1,440
Generator		-	-	-	-
Bank Charge		100	1,200	1,200	1,200
Mobile		400	4,800	5,040	5,292
Total Fixed Cost		7,420	89,040	90,060	91,131
Net Profit (E) [C-D]		6,080	72,960	80,040	87,474
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	72,960	80,040	87,474
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	52,960	60,040
	Total Cash Inflow	122,960	133,000	147,514
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	20,000	20,000
3	Net Cash Surplus	52,960	113,000	127,514

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

মিলন বীজ ভান্ডার এন্ড ইলেকট্রিক

প্রোঃ মোঃ মিলন হোসেন

এখানে ধান, গম, মসুর, সরিষা, ভূটা বীজ সহ সকল প্রকার সবজির বীজ পাও

এবং গরু, ছাগল, হাঁস-মুরগী ও কবুতরের খাদ্য বিক্রয় করা হয়।

বিদ্রঃ এখানে বৈদ্যুতিক সরঞ্জামাদি বিক্রয় করা হয়।

ধোপাপাড়া বাজার পুঠিয়া, রাজশাহী। মোবাঃ ০১৭৩১-২৯২০







