

Proposed NU Business Name: M/S MUSHABBIR MOTSO KHAMAR



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Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MASUD ALI
Age	:	28-10-1986 (32 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	01 Sons
No. of siblings:	:	04 Brothers & 01 Sister
Address	:	Vill: Belail, P.O: Chowmohoni, Thana: Dupchachia, 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. LAJIYA BEGUM
(iii) Father's name	:	MD. DUDU MIA
(iv) GB member's info	:	Branch: Gobindopur Dupchachia , Centre # 32(Female), Member ID: 6095, Group No: 06 Member since: 11-10-2007(10Years) First loan: BDT 15,000
Further Information:		Existing Loan: BDT: 66,000, Outstanding loan: BDT:32,400
(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	:	04 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	Khorer Business BDT:100,000(Per Year)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-308223
Mother's Contact No.	:	01749-846049
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. LAJIYA BEGUM joined Grameen Bank since 08 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MUSHABBIR MOTSO KHAMAR
Location	:	Belail,Gobindopur,Dupchachia,Bogra
Total Investment in BDT	:	BDT 122,000/-
Financing	:	Self BDT 62,000/-(from existing business) 51% Required Investment BDT 60,000/-(as equity) 49%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	120 ft x 60 ft= 7200 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 Kahalu, Bogra▪Agreed grace period is 3 months.

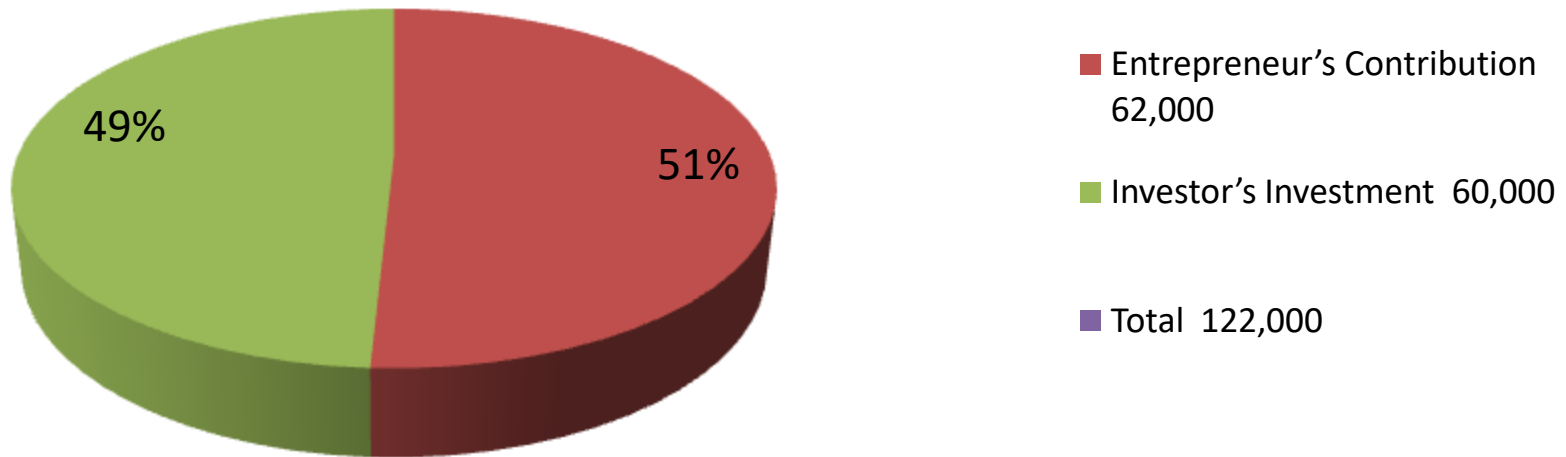
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Medicine	25,000	300000
Total sales (A)	25,000	300000
Less Variable Exp.		
Medicine	12,500	150000
Total Variable exp. (B)	12,500	150000
Contribution Margin CM [C= (A-B)]	12,500	150000
less fixed exp.		
Transportation	700	8400
Salary (self)	5000	60000
Entertainment	300	3600
Mobile	300	3600
Total fixed cost (D)	6300	75600
Net profit (E) [C-D]	6200	74400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rui Fish	100	100	10000	20	1,000	20000	30000
Mrigel Fish	110	100	11000	0	0	0	11000
Hanhri Fish	100	70	7000	40	500	20000	27000
Fish Feed	1	2,000	2000	10	2000	20000	22000
Security	1	32,000	32000	0	0	0	32000
Total	312	0	62,000	70	0	60,000	122000

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				
	17,500	210,000	220,500	231,525
Total variable Expense (B)	17,500	210,000	220,500	231,525
Contribution Margin (CM) [C=(A-B)]	17,500	210,000	220,500	231,525
Less. Fixed Expense				
Mobile Bill	400	4,800	5,040	5,292
Salary (self)	5000	60,000	63,000	66,150
Transportation	1000	12,000	12,600	13,230
Entertainment	500	6,000	6,300	6,615
Total Fixed Cost	6900	82,800	86,940	91,287
Net Profit (E) [C-D]	10,600	127,200	133,560	140,238
Investment Payback		24,000	24,000	24,000

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	60,000		
1.2	Net Profit	127,200	133,560	140,238
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		103,200	208,760
	Total Cash Inflow	187,200	236760	348998
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	28,000	28,000
3	Net Cash Surplus	103,200	208760	320998

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Belail,Gobindopur,Dupchachia,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

