

Proposed NU Business Name: **MA STILL FUNTURE**



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ALOMGIR HOSSEN JOARDDAR
Age	:	11-06-1988 (28 Years)
Education, till to date	:	Class-VIII
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Jhikra ,P.o-Hat Jhikra, P.S: Charghat, 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. AFROJA BEGUM
(iii) Father's name	:	MD. ABUL KALAM AZAD JOARDDAR
(iv) GB member's info	:	Branch: Chargat, Centre # 77 (Female) Member ID: 7552/4, Group No: 04 Member since: 17-05-2005 to 25-03-13 New 05-08-15(11Years) First loan: BDT – 15,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nill
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mango Business
Other Own/Family Sources of Liabilities	:	Jobs
Entrepreneur Contact No.	:	01723-771942
Brother's Contact No.	:	01740-002472
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AFROJA BEGUM joined Grameen Bank since 11 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	:	MA STILL FUNTURE
Location	:	Charghat Bazar,Charghat, Rajshahi .
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 150,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	100,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sokesh,Drasing Table,Box &etc 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.

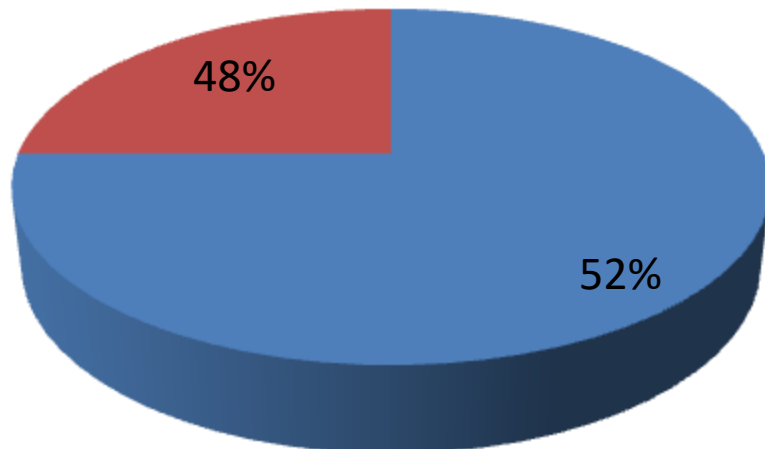
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sokesh, Drasing Table, Box & etc Item.	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Sokesh, Drasing Table, Box & etc Item.	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		150	1,800
Transportation		2,000	24,000
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		150	1,800
Guard		150	1,800
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		7,250	87,000
Net Profit (E) [C-D]		7,750	93,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sokesh (2x4,000)	8,000	20,000	28,000
Drasing Table (5x3,000)	15,000	15,000	30,000
Miksef (2x2,500)	5,000	0	5,000
Box (1x2,000)	2,000	15,000	17,000
Alna (10x800)	8,000		8,000
Others	12,000	0	12,000
Security of Shop	100,000	0	0
Total	150,000	50,000	200,000

Source of Finance



■ Intreprenneur's Contibution 150,000

■ Investor's Investment 50,000

■ Total 200,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sokesh,Drasing Table,Box &etc Item.	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Sokesh,Drasing Table,Box &etc Item.	5,400	162,000	1,944,000	2,041,200	2,143,260
Total variable Expense (B)	5,400	162,000	1,944,000	2,041,200	2,143,260
Contribution M. (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		500	6,000	7,000	8,000
Electricity Bill		150	1,800	1,900	2,000
Transportation		2,000	24,000	25,000	27,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		150	1,800	2,000	22,00
Guard		150	1,800	2,000	22,00
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	2,600
Total Fixed Cost		7,250	87,000	89,700	93,400
Net Profit (E) [C-D]		10,750	129,000	137,100	144,740
Investment Payback			20,000	20,000	20,000

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>Year 3(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	129,000	137,100	144,740
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		109,000	226,100
	Total Cash Inflow	179,000	246,100	370,800
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	109,000	226,100	350,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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









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