

Proposed NU Business Name: MILON KATHER AROT

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MILON UDDIN
Age	:	07-10-1993 (23 Years)
Education, till to date	:	BA Running
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brother
Address	:	Vill: Kashiapukur , P.O: Pocamaria , P.S: Puthia , 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	:	MOST. MINA BEGUM
(iii) Husband's name	:	MD. DULAL UDDIN
(iv) GB member's info	:	Branch: Shilmaria , Puthia ,Centre # 09(Female), Member ID: 3269/1, Group No: 05 Member since: 17/12/13 to (04Years) First loan: BDT 25,000/-
Further Information:		Existing Loan: BDT 35,000/-, Outstanding loan: 29,650
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-817914
Brother's Contact No.	:	01774-275543
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MINA BEGUM joined Grameen Bank since 04 years ago. At first She took 25,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MILON KATHER AROT
Location	:	Karthikpara , Puthia, Rajshahi.
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	70 ft x 50 ft = 3,500 square ft
Implementation	:	<ul style="list-style-type: none">▪He has wood item .▪The business is operating by entrepreneur himself. Existing 1 employee.▪The place is rented.▪Collects goods from village .▪Agreed grace period is 3 months.

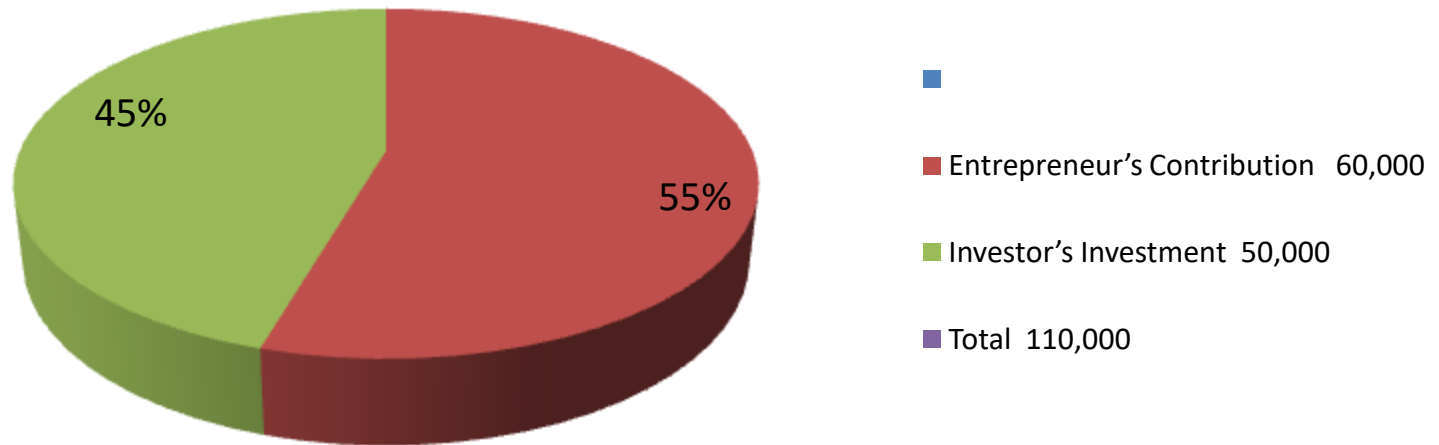
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Wood Item	70,000	840,000
Total Sales (A)	70,000	840,000
Less. Variable Expense		
Wood Item	49,000	588,000
Total variable Expense (B)	49,000	588,000
Contribution Margin (CM) [C=(A-B)]	21,000	252,000
Less. Fixed Expense		
Rent	1,000	12,000
Transportation	5,000	60,000
Salary (self)	5,000	60,000
Salary (staff)	4,000	48,000
Mobile Bill	200	2,400
Bank Charge	100	1,200
Total fixed Cost (D)	15,300	183,600
Net Profit (E) [C-D]	5,700	68,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Wood	50,000	50,000	100,000
Security	10,000	-	10,000
Total	60,000	50,000	110,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Wood Item	80,000	960,000	1008,000	1058,400
Total Sales (A)	80,000	960,000	1008,000	1058,400
Less. Variable Expense				
Wood Item	56,000	672,000	705,600	740,880
Total variable Expense (B)	56,000	672,000	705,600	740,880
Contribution Margin (CM) [C=(A-B)]	24,000	288,000	302,400	317,520
Less. Fixed Expense				
Rent	1,000	12,000	12,000	12,000
Transportation	5,800	69,600	73,080	76,734
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	4,000	48,000	48,000	48,000
Mobile Bill	400	4,800	5,040	5,292
Bank Charge	100	1,200	1,200	1,200
Total Fixed Cost	16,300	195,600	199,320	203,226
Net Profit (E) [C-D]	7,700	92,400	103,080	114,294
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	92,400	103,080	114,294
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	72,400	83,080
	Total Cash Inflow	142,400	175,480	197,374
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	72,400	155,480	177,374

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Political unrest

Pictures