

Proposed NU Business Name: **MOHIN KHALAGOR**



Project identification and prepared by: Md. Shahadat Hossain
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: LAL MIY
Age	:	15-10-1984(34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01bay
No. of siblings:	:	01 Brother
Address	:	Vill: sonotiy, P.O:sonotiy, P.S:jamalpur Dist: jamalpur.
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 : LAILY BEGUM
(iii) Father's name	:	MD : ANESUR RAHMAN
(iv) GB member's info	:	Branch: digpati ,Centre # 13 (Female), Member ID:1875, Group No: 01 Member since: 2005-2012 (09Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 14,000 Outstanding loan:no taka
(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..	:	

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	:	15 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01996-626223
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. LAILI BEGUM Joined Grameen Bank Since 12 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business

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Proposed Nobin Udyokta Business Info

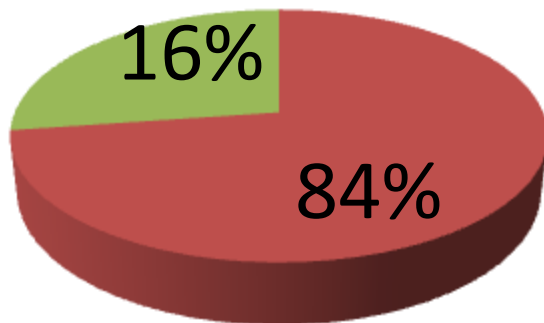
Business Name	:	MOHIN KHALAGOR
Location	:	Sonotia, jamalpur,jamalpur.
Total Investment in BDT	:	BDT 440,600
Financing	:	Self BDT 370,600(from existing business) 84% Investors Investment BDT 70,000(as equity)16 %
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft x 10 ft= 100 Square ft
Security of the shop	:	200,000Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; ball jarse bat items .▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Flower's Gift items & Cosmetricks etc	3,000	90,000	1080,000
	0	0	0
Total Sales (A)	3,000	90,000	1080,000
Less. Variable Expense			
Flower's Gift items & Cosmetricks etc	2,400	72,000	864,000
	0	0	0
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		1,000	12,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Guard		200	24,000
Transportation		1,000	12,000
Entertainment		500	6,000
Salary (staff)		0	0
Genaretor		200	24,000
Total fixed Cost (D)		10,100	121,200
Net Profit (E) [C-D]		7,900	94,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ball	80p	370	29,600			30,000	30,000
But juta	18p	500	9,000			20,000	20,000
Bat	40p	300	12,000			20,000	32,000
Others			40,000				40,000
Gift item	200p	400	80,000				80,000
Security			200,000				200,000
Total			370,600			70,000	440,600



Entrepreneur
Investment:370,000
Investor Investment:70,000
Total Investment:440,600

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Flower's Gift items & Cosmetricks etc				
	3,500	105,000	1260,000	1323,000
Total Sales (A)	3,500	105,000	1260,000	1323,000
Less. Variable Expense				
Flower's Gift items & Cosmetricks etc				
	2,800	84,000	1008,000	1058,400
Total variable Expense(B)	2,800	84,000	1008,000	1058,400
Contribution Margin (CM) [C=(A-B)	700	21,000	252,000	264,600
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity Bill		1,000	12,000	13,000
Mobile Bill		200	2,400	2,500
Salary (self)		5,000	60,000	60,000
Transportation		1,000	12,000	13,000
Entertainment		500	6,000	7,000
Genaretor		200	2,400	2,500
Gurd		200	2,400	2,500
Total Fixed Cost		10,100	121,200	124,500
Net Profit (E) [C-D)		14,800	130,800	140,100
Investment Payback			42,000	42,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	130,800	140,100
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		88,000
	Total Cash Inflow	200,800	228,100
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	88,000	186,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :05 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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এখানে যাবতীয় শিকিট, ফুটবল, ব্যাটমিন্টন, বালিবল
ইত্যাদি খেলার উপকরণ ও পুরুষকার সহ বিক্রয় করা হয়।

মোবা-01996-626223 * 01968-236005

মাতারপাড়া রোড, ছোনটিয়া বাজার, জামালপুর।













FAMILY PICTURE

