

Proposed NU Business Name: **MOHON GORUR KHAMAR**



Project identification and prepared by: Monoj kumar sarkar, BaghaUnit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MOHON ALI
Age	:	28-07-1994(23 Years)
Education, till to date	:	Honures (4 th Year)
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers
Address	:	Vill: Bilmeramotpur, P.O: Poranpur, 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	:	MOST.MONAYARA
(iii) Father's name	:	MD.JILLUR ROHOMAN
(iv) GB member's info	:	Branch: Charghat, Centre # 13/m (Female), Member ID:3082/1, Group No: 07 Member since: 21-01-2014 (03Years) First loan: BDT -14,000
Further Information:		Existing Loan: BDT 22,000 Outstanding loan: 9,900
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01738-662884
Family Contact No.	:	01796-757201
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.MONAYARA joined Grameen Bank since 03 years ago. At first she took 14,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

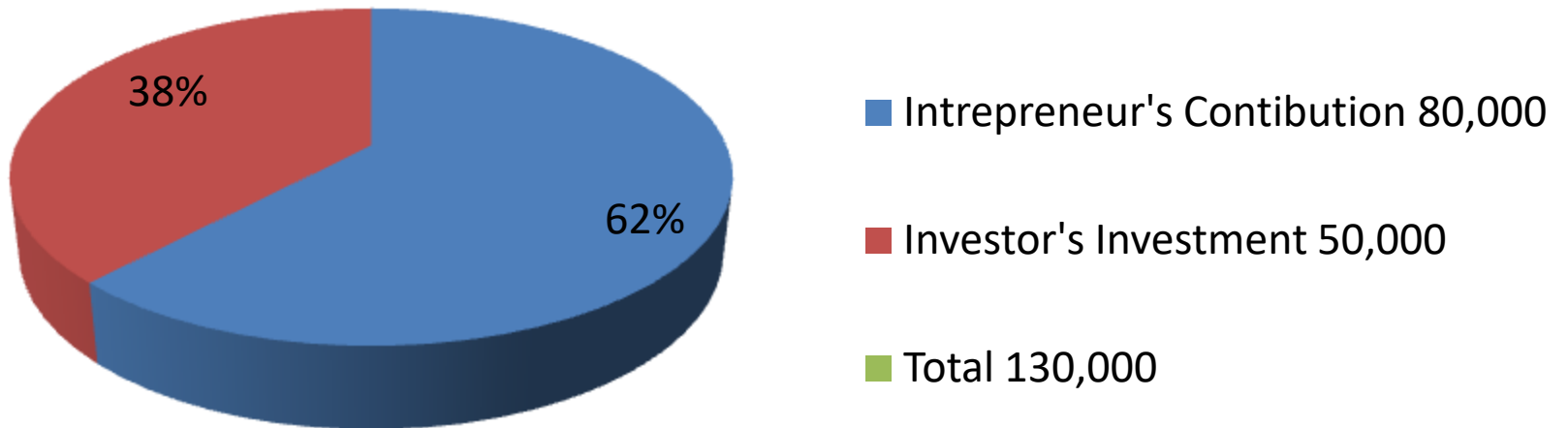
Business Name	:	MOHON GORUR KHAMAR
Location	:	Bilmeramotpur, Charghat , Rajshahi .
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 10 ft = 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Ox Sales.▪ The business is operating by entrepreneur. Existing no employees.▪ The farm is own.▪ Agreed grace period is 3 months.▪ Average 50% gain on sale.

Revenue (sales)			
Ox Sale		130,000	260,000
Total Sales (A)		130,000	260,000
Less. Variable Expense			
Ox Sale		65,000	130,000
Total variable Expense (B)		65,000	130,000
Contribution Margin (CM) [C=(A-B)		65,000	130,000
Less. Fixed Expense			
Food		12,000	24,000
Electricity bill		1,200	2,400
Transportation		3,000	6,000
Salary (self)		24,000	48,000
Salary (staff)		0	0
Entertainment		0	0
Generator		0	0
Bank Charge		600	1,200
Mobile bill		1,200	2,400
Total fixed Cost (D)		42,000	84,000
Net Profit (E) [C-D)		23,000	46,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ox (2x40,000)	80,000	40,000	110,000
Food	0	10,000	10,000
Total	80,000	50,000	130,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Ox sale		140,000	280,000	294,000	308,700
Total Sales (A)		140,000	280,000	294,000	308,700
Less. Variable Expense					
Ox sale		70,000	140,000	147,000	154,350
Total variable Expense (B)		70,000	140,000	147,000	154,350
Contribution Margin (CM) [C=(A-B)]		70,000	140,000	147,000	154,350
Less. Fixed Expense					
Food		12,000	24,000	25,000	26,000
Electricity bill		1,200	2,400	2,500	2,600
Transportation		3,000	6,000	7,000	8,000
Salary (self)		24,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		0	0	0	0
Generator		0	0	0	0
Bank Charge		600	1,200	1,300	1,400
Mobile bill		1,200	2,400	2,500	2,600
Total Fixed Cost		42,000	84,000	86,300	88,600
Net Profit (E) [C-D]		28,000	56,000	60,700	65,750

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

SL	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	56,000	60,700	65,750
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		36,000	76,700
	Total Cash Inflow	106,000	96,700	106,650
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	36,000	76,700	122,450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest











