

Proposed NU Business Name: M/S MOU MOTSHO KHAMAR



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MASUD PERVEJ PK
Age	:	02-07-1983(34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother
Address	:	Vill: Cuscuri, P.O: Nasrutpur, Thana: Adomdighi, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	MST. MAHOMUDA BIBI
(iii) Father's name	:	MD. DELOYAR HOSSAIN PK
(iv) GB member's info	:	Branch: Nusratpur, Adomdighi , Centre # 42(Female), Member ID: 4456, Group No: 04 Member since: 01-01-2009(04Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 35,000, Outstanding loan: BDT: 24990
(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	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-367489
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MAHOMUDA BIBI joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MOU MOTHSHO KHAMAR
Location	:	: Cuscuri Nusratpur, Adomdighi, Bogra
Total Investment in BDT	:	BDT 2,80,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 71% Required Investment BDT 80,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	60shotasho
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Milk etc.▪ The business is operating by entrepreneur. Existing no employee.▪ One will be appointed in the future.▪ Collects goods from Adomdighi, Bogra▪ Agreed grace period is 3 months.

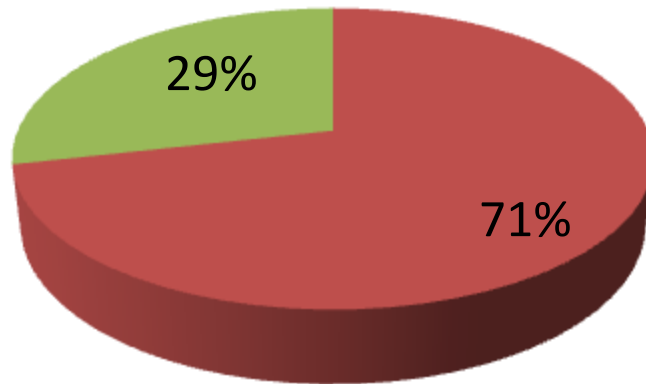
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Magur,Rui, Koi	30,000	360,000
Total Sales (A)	30,000	360,000
Less Variable Expense		0
Magur,Rui, Koi	15,000	180,000
Total variable Expense (B)	15,000	180,000
Contribution Margin (CM) [C=(A-B)]	15,000	180,000
Less Variable Expense		0
Rent	0	0
Electricity bill	1,000	12,000
Transportation	2,000	24,000
Salary (self)	5,000	60,000
Salary (staf)	0	0
Entertainment	100	1,200
Guard	0	0
Genareter	0	0
Mobile bill	200	2,400
Total fixed cost (D)	8,300	99,600
Net Profit (E)= [C-D]	6,700	80,400

5 Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Magur	50,000	3	150,000	0	0	0	150,000
Rui	5	4000	20000	0		0	20,000
Koi	30,000	1	30,000				30,000
Feed	0	0	0			80,000	77,000
Other							3,000
Total	80,005	4004	200,000	55	0	80000	280,000

Source of Finance



- Entrepreneur's Contribution
200,000
- Investor's Investment
80,000
- Total 280,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
	40,000	480,000	504,000	529,200
Total Sales (A)	40,000	480,000	504,000	529,200
Less. Variable Expense	0	0	0	0
	20,000	240,000	252,000	264,600
Total variable Expense (B)	20,000	240,000	252,000	264,600
Contribution Margin (CM) [C=(A-B)]	20,000	240,000	252,000	264,600
Less. Fixed Expense		0	0	0
Rent	0	0	0	0
Transportation	2,000	24,000	25,200	26,460
Electricity bill	1,000	12,000	12,600	13,230
Guard	0	0	0	0
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	0	0	0	0
Genareter	0	0	0	0
Entertainment	200	2,400	2,520	2,646
Guard	0	0	0	0
Mobile Bill	300	3,600	3,780	3,969
Total Fixed Cost	8500	102,000	107,100	112,455
Net Profit (E) [C-D]	11,500	138,000	144,900	152,145
Investment Payback		32,000	32,000	32,000

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	80,000		
1.2	Net Profit	138,000	144,900	152,145
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		106,000	218,900
	Total Cash Inflow	218,000	250,900	371,045
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32000	32,000
3	Net Cash Surplus	106,000	218900	339045

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; : Cuscuri Nusratpur,
Adomdighi, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

