

Proposed NU Business Name: MAYA MOTHSO KHAMER



Project identification and prepared by: Most. Monjuara
Khatun, Mohasthan Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.JAHERUL ISLAM
Age	:	05/10/1994(23Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brother
Address	:	Vill: Polashbari , P.O: Chadmuhahat , P.S: Bogra Shadar , Dist: Bogra
00Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. JAHANARA
(iii) Father's name	:	MD.FUL MIYA
(iv) GB member's info	:	Branch: Gokul , Centre # 35 (Female), Member ID: 3016/2 , Group No: 05 Member since: 06 / 02 / 1990 (10 Years) First loan: BDT 5,000 /- Existing Loan: BDT 30,000 /- Outstanding loan: BDT Null /-
Further Information:		
(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. 02 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753-243025
Family's Contact No.	:	01748-901493
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAHANARA joined Grameen Bank since 10 years ago. At first she took BDT 5,000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYA MOTSHO KHAMER
Location	:	Polashbari , P.S: Bogra Shadar , Dist: Bogra
Total Investment in BDT	:	BDT 408500 /-
Financing	:	Self BDT 348500, /- (from existing business) 15 % Required Investment BDT 60,000 /- (as equity) 85 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 6,000
Size of shop	:	60 Dismil
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; Fish Sales , etc. ▪Average 30 % gain on sales. ▪The business is operating by entrepreneur. Existing 01 labor. ▪After getting equity fund 02 labor will be appointed. ▪Agreed grace period is 3 months.

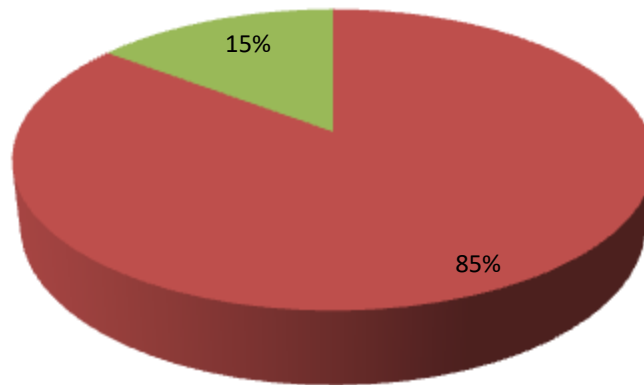
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fish Sales etc	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Milk production	30	900	10,800
Total variable Expense (B)	30	900	10,800
Contribution Margin (CM) [C=(A-B)]	1,470	44,100	529,200
Less. Fixed Expense			
Salary (self)		5,000	60,000
Salary (staf)		6,000	72,000
Entertainment			0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		11,300	135,600
Net Profit (E) [C-D]		32,800	393,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rui katla	5	4,000	20,000	5	4,000	20,000	40000
Megal	3 mon	3,500	10,500	5	4000	20,000	30500
puti curp	5 mon	4000	20,000	0	0	0	20000
karpo	4 mon	4000	16,000	0	0	0	16000
Hanri	3 mon	4000	12,000	5 mon	4000	20,000	32000
Others			20,000				
Security	0	0	250,000	0	0	0	250,000
Total	5	0	348500	10	12000	60000	408500

Source of Finance



- Entrepreneur's Contribution 348,500
- Investor's Investment 60,000
- Total 408,500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk production	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Milk production	750	22,500	270,000	283,500	297,675
Total variable Expense (B)	750	22,500	270,000	283,500	297,675
Contribution Margin (CM) [C=(A-B)]	1,750	52,500	630,000	661,500	694,575
Less. Fixed Expense					
House rant			0	0	0
Electricity Bill			0	0	0
Transportation			0	0	-
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		6000	72,000	72,000	72,000
Entertainment			0	0	-
Guard			0	0	-
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		11,300	135,600	135,600	135,600
Net Profit (E) [C-D]		41,200	494,400	525,900	558,975
Investment Payback			24,000	24,000	24,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	753,600	798,060	844,743
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		729,600	1,503,660
	Total Cash Inflow	813,600	1,527,660	2,348,403
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	729,600	1,503,660	

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Polashbari, Chadmohahat, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

