

Proposed NU Business Name: MOWSHUMI HOSTO KUTIR SHILPO



Project identification and prepared by: Md. Sahabuddin ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST. MOWSHUMI KHATUN
Age	:	05-02-1997 (20 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Bidrika, P.O: Keshorhat , P.S:Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. PARUL BIBI
(iii) Father's name	:	MD. MOSLEM UDDIN
(iv) GB member's info	:	Branch: Rayghaty, Mohanpur Centre 74 (Female), Member ID: 5546/4, Group No: 06 Member since :Befor : 2004-2009 And 15-01-2016-12-06-2016(6Years)
Further Information:		First loan: BDT 10,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 15,000 Outstanding loan: Paid/
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii)Any other loan like GB, BRAC ASA etc..	:	No 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	:	5 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.	:	01727-768188
Mother's Contact No.	:	01733-102084
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. PARUL BIBI joined Grameen Bank since 6 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

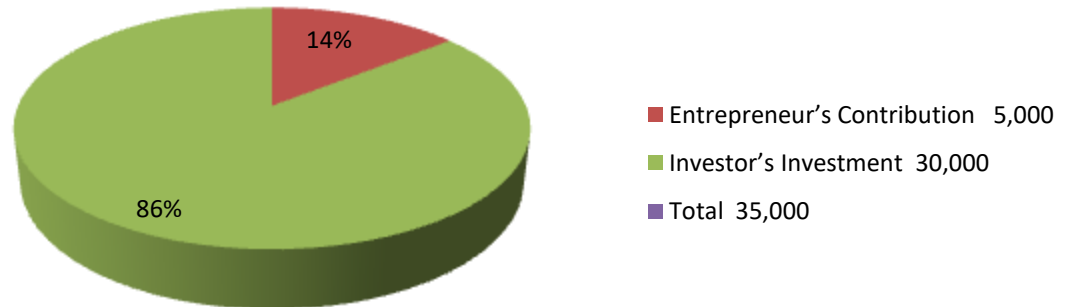
Business Name	:	MOWSHUMI HOSTO KUTIR SHILPO
Location	:	Bidrika, Keshorhat, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 35,000/-
Financing	:	Self BDT 5,000/- (from existing business) 14% Required Investment BDT 30,000/- (as equity) 86%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft = 200 sft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing; Bag item etc.▪ Average 50% gain on sale.▪ The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪ The shop is No Rent▪ Collects goods from Dhaka.▪ Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bag Item	900	27,000	3,24,000
Total Sales (A)	900	27,000	3,24,000
Less. Variable Expense			
Bag Item	450	13,500	1,62,000
Total variable Expense (B)	450	13,500	1,62,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	1,62,000
Less. Fixed Expense			
Rent			
Electricity Bill		100	1,200
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Guard			
Transportation		2,000	24,000
Entertainment		200	2,400
Kitnashok			
Bank service Charge			
Total fixed Cost (D)		7,500	90,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Bosta	500	2.50	1,250	-	-	30,000	31,250
Shuta	20	180	3,600	-	-		3,600
Others	-	-	150	-	-	-	150
Total	520		5,000			30,000	35000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Bag Item	1,500	45,000	5,40,000	5,67,000	5,95,350
Total Sales (A)	1,500	45,000	5,40,000	5,67,000	5,95,350
Less. Variable Expense					
Bag Item	750	22,500	2,70,000	2,83,500	2,97,675
Total variable Expense (B)	750	22,500	2,70,000	2,83,500	2,97,675
Contribution Margin (CM) [C=(A-B)]	750	22,500	2,70,000	2,83,500	2,97,675
Less. Fixed Expense					
Rent					
Electricity Bill		200	2,400	2,600	3,000
Mobile Bill		400	4,800	5,000	5,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		3,000	36,000	38,000	40,000
Entertainment		300	3,600	3,800	4,000
Salary (staff)					
Kitnashok					
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		9,000	1,08,000	1,10,600	1,13,700
Net Profit (E) [C-D]		13,500	1,62,000	1,72,900	1,83,975
Investment Payback			12,000	12,000	12,000

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	30,000		
1.2	Net Profit	1,62,000	1,72,900	1,83,975
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,50,000	2,98,900
	Total Cash Inflow	192,000	3,10,900	4,82,875
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	1,50,000	2,98,900	4,70,875

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :5 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



NET Weight 25 K.G.
MADE IN THAILAND
NET ONLY

GER



MITSUBA
Polyethylene Terephthalate

NET Weight 25 kg.
MADE IN THAILAND



USED FOR PET RESIN ONLY

Mitsuba
Polyethylene Terephthalate

NET Weight 25 kg.
MADE IN THAILAND



USED FOR PET RESIN ONLY



UN 3373
5HT/2015
CN/201207

Polyethylene Terephthalate
NET Weight 25 kg.
MADE IN INDIA



DO NOT REUSE FOR FOOD
DO NOT REUSE FOR MEDICAL PURPOSES



FAMILY PICTURE